

**2015**  
**Missouri**

# **Product Liability Insurance Report**

Statistics Section  
November 2016



**DIFP**

**Jeremiah W. (Jay) Nixon**  
Governor

Department of Insurance,  
Financial Institutions &  
Professional Registration

**John M. Huff**  
Director



**MISSOURI  
PRODUCT  
LIABILITY  
INSURANCE  
REPORT  
2015**

**Department of Insurance, Financial Institutions &  
Professional Registration  
Statistics Section  
November 2016**



***Also Available from DIFP***

**Reports:** The following reports are also available:

- *Missouri Market Share Report*
- *Missouri Real Estate Malpractice (Closed Claim Report)*
- *Missouri Legal Malpractice (Closed Claim Report)*
- *Missouri Products Liability (Closed Claim Report)*
- *Missouri Medical Malpractice Insurance Report*
- *Missouri Health Maintenance Organization Report*
- *Missouri Life, Accident & Health Supplement Report*
- *Missouri Property and Casualty Supplement Report*
- *Missouri Commercial Liability Report*
- *Missouri Mortgage Guaranty Report*
- *Missouri Uninsured Automobile Report*

**Databases:** for data requests, contact the Statistics Section at 573-751-3163. Some data are available for a fee.

- *Medicare Supplement Experience Data*
- *Property and Casualty Supplement Data*
- *Missouri Zip Code data for homeowners/ dwelling fire, farmowners (dwelling only, mobile home, earthquake, and private passenger automobile insurance.*

Many reports, including this complaint report, are available at no cost on the DIFP website, at <http://insurance.mo.gov/reports/>. For paper copies, inquire with the Statistics Section at the above number.

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## **DEFINITION OF TERMS**

**Indemnity Paid:** The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

**Loss Adjustment Expenses:** The cost involved in an insurance company's adjustment of losses under a policy.

**Loss Reserves:** An estimate of the value of a claim or group of claims not yet paid.

**Written Premium:** The dollar amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

**Earned Premium:** The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

**Losses Incurred:** The sum of losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

**Market Share:** The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

**Loss Ratio:** The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.



## **EXECUTIVE SUMMARY**

Product liability insurance provides coverage for claims arising from the use, handling or consumption of a product. The following report provides detailed information on specific characteristics of claim handling, claim costs and profitability of this line of insurance. In 2015, product liability insurers in Missouri sold \$38,027,501 in coverage, paid \$20,989,060 in losses and had a total of \$21,040,848 in incurred losses (which includes expected future claim payments).

Over the past 10 years, product liability writers experienced volatile loss ratios - or claims incurred as a percentage of earned premiums. Losses reached a 10 year high in 2014, with a loss ratio of 186.1%, compared to a loss ratio of just 38.5% at the beginning of the period. In such a relatively small line of insurance, highly volatile losses and loss ratios are common.

The number of claims closed with payment increased 26% from 2014 to 2015. Over a 10-year span, the highest number of claims closed with payment occurred in 2009 and 2011. Average indemnity paid on claims reached a high of \$90,677 in 2011. The average cost of defending claims closed with payment in 2015 was \$13,318.

The number of companies writing direct business for product liability insurance has fluctuated slightly over the past 10 years, with 168 companies writing in 2015.

This report has been compiled using closed claim data as reported under Section 374.415, RSMo and the Missouri Supplement to Page 19 of the Annual Statement. As a result, the accuracy of this report is dependent upon the accuracy of each company's annual statement and submission of closed claim data. Future releases of these data may contain revisions.

Any questions concerning this report should be addressed to the Statistics Section, Department of Insurance, Financial Institutions & Professional Registration, P.O. Box 690, Jefferson City, MO 65102-0690.



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# **MAJOR TRENDS**

This section contains graphs depicting trends in product liability for:

Loss Ratio 2006 - 2015

Number of Claims Closed 2006 - 2015

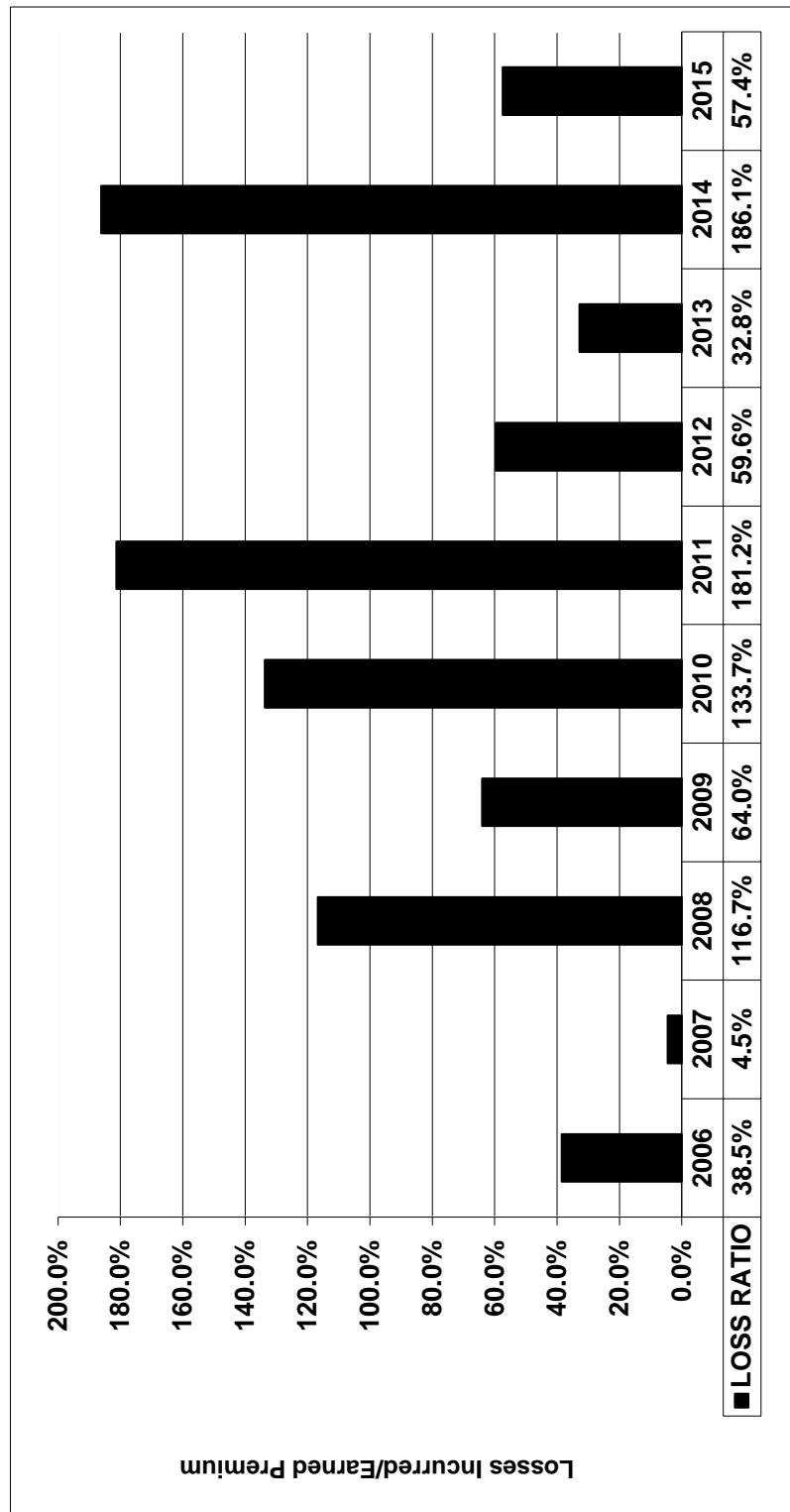
Average Indemnity Paid for All Paid Claims 2006 - 2015

Average Loss Expense for All Paid Claims 2006 - 2015

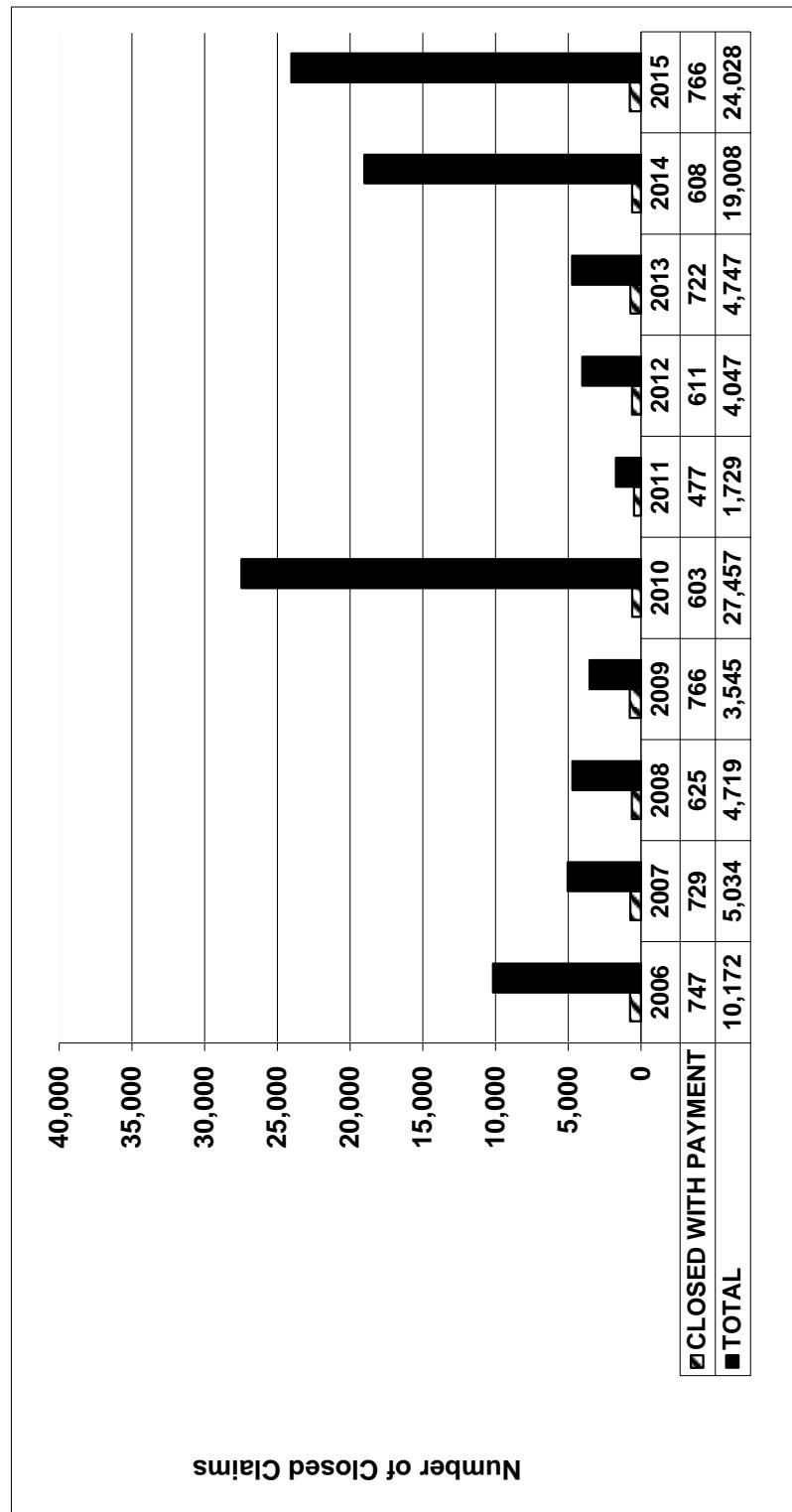
Average Closure Time on Payment of Claims 2006 - 2015



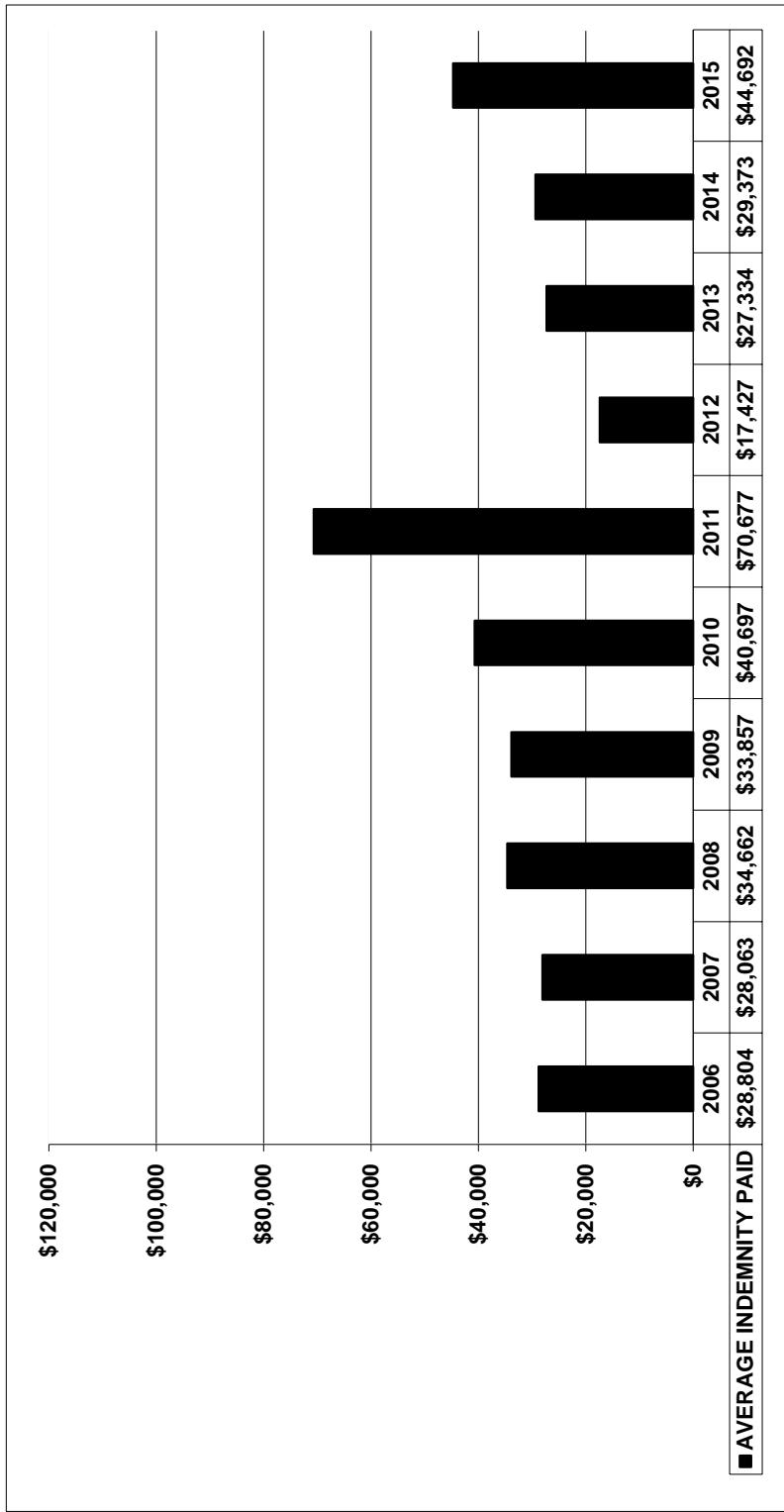
## LOSS RATIOS 2006 - 2015



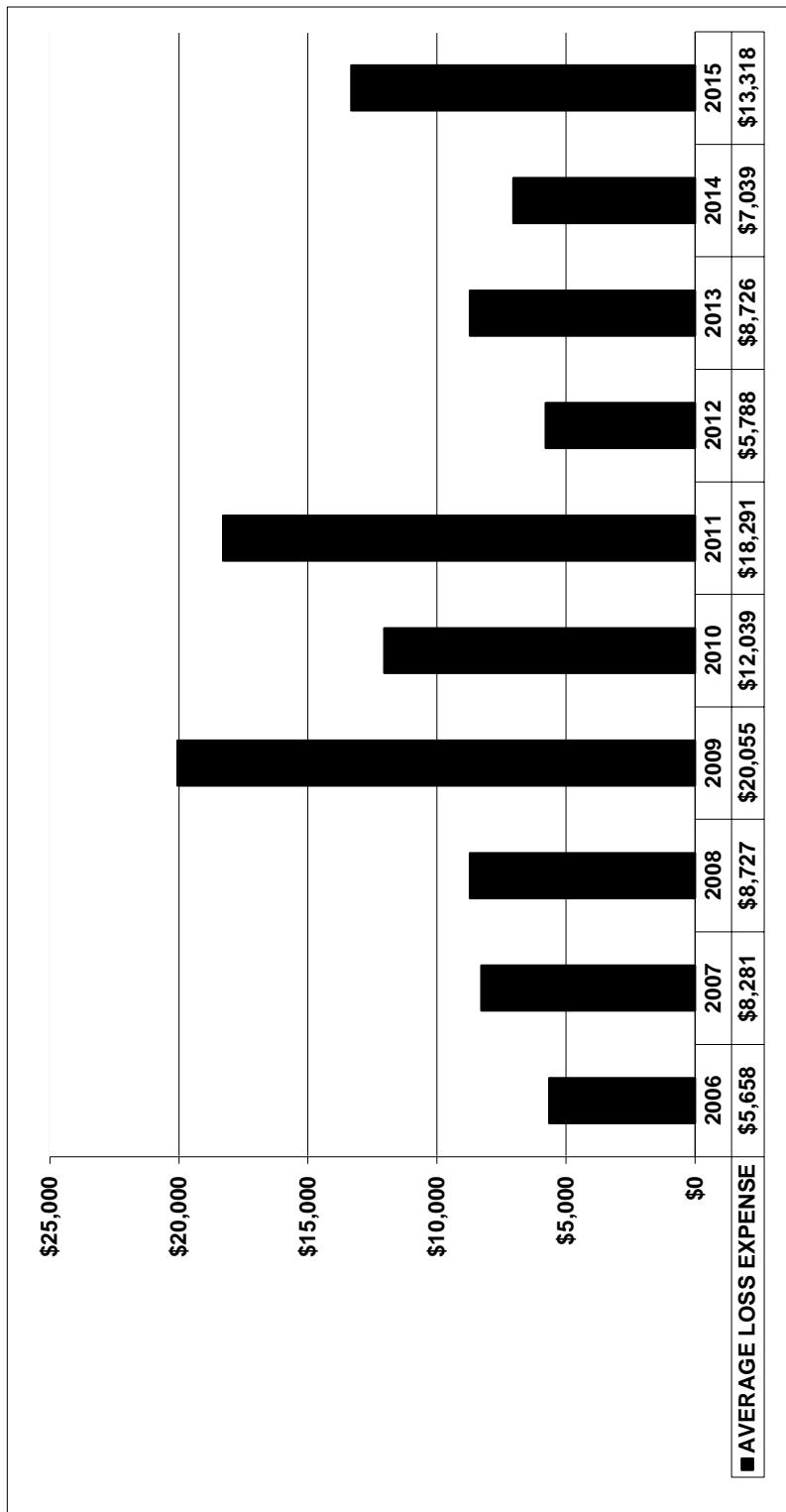
## CLAIMS CLOSED 2006 - 2015



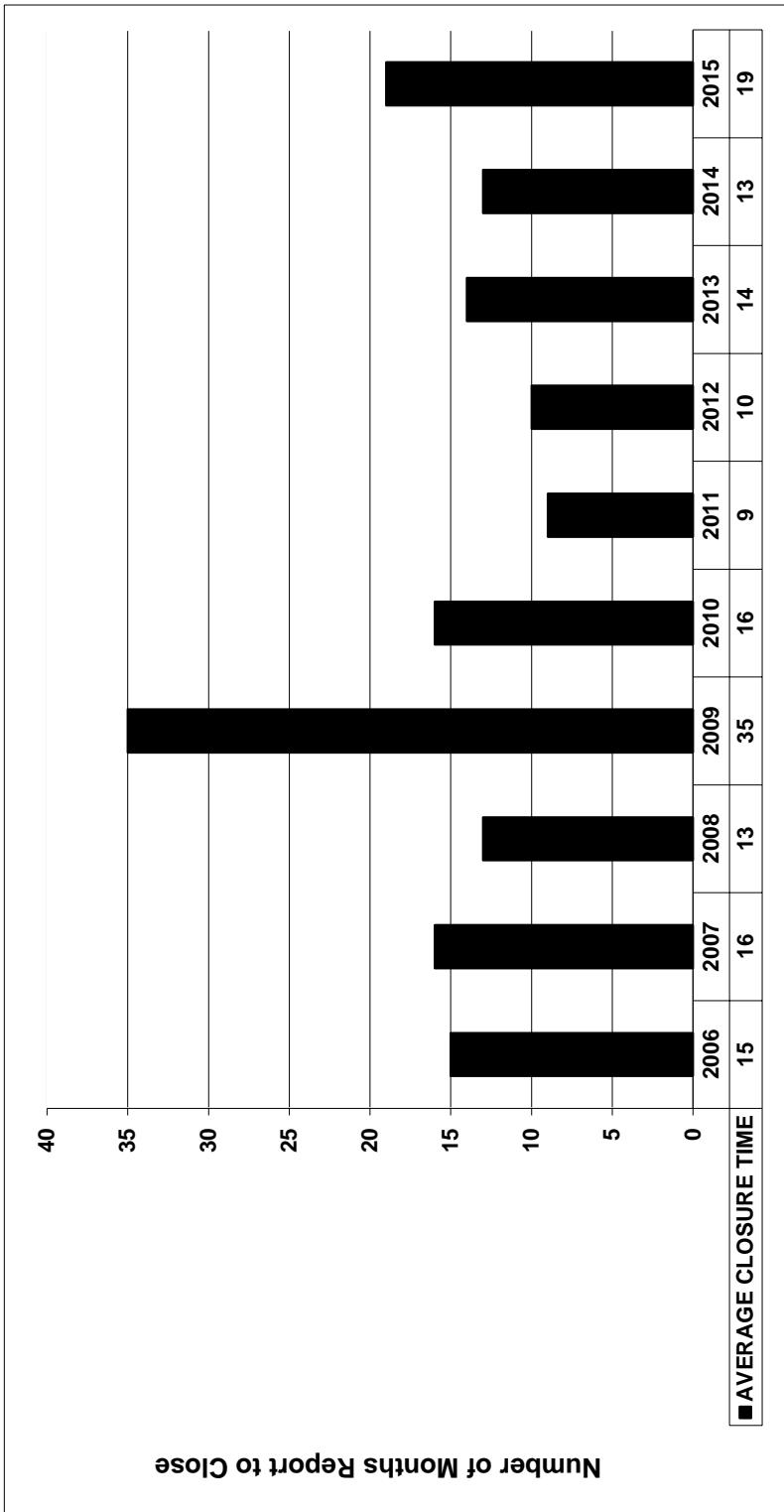
## AVERAGE INDEMNITY PAID 2006 - 2015 FOR ALL PAID CLAIMS



## AVERAGE LOSS EXPENSE 2006 - 2015 FOR ALL PAID CLAIMS



## AVERAGE CLOSURE TIME ON PAYMENT OF CLAIMS 2006 - 2015





## **PAID INDEMNITY**

In this section, closed claim data are analyzed by the amount of indemnity paid per claim. The following contains annual summary data for 2015 and a ten-year summary.



# PRODUCT LIABILITY SUMMARY OF PAID INDEMNITY FOR 2015

Indemnity Paid	% of Paid Claims	Paid Closed Claims	Average Indemnity Paid	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
1 - 2,499	48.69%	373	\$628	\$234,257	\$221	\$602	6
2,500 - 4,999	13.71%	105	\$3,573	\$375,209	\$1,595	\$1,730	49
5,000 - 7,499	6.66%	51	\$5,695	\$290,469	\$1,930	\$2,418	13
7,500 - 9,999	2.09%	16	\$8,227	\$131,625	\$1,606	\$8,393	12
10,000 - 24,999	11.75%	90	\$15,238	\$1,371,463	\$10,966	\$5,330	25
25,000 - 49,999	7.44%	57	\$35,737	\$2,037,018	\$5,684	\$6,251	24
50,000 - 74,999	3.13%	24	\$56,538	\$1,356,900	\$15,870	\$4,667	52
75,000 - 99,999	1.44%	11	\$84,553	\$930,087	\$34,492	\$8,273	37
100,000 - 199,999	3.00%	23	\$145,612	\$3,349,075	\$295,437	\$8,722	35
200,000 - 299,999	0.78%	6	\$230,641	\$1,383,846	\$16,049	\$26,667	19
300,000 - 399,999	0.39%	3	\$304,300	\$912,900	\$134,514	\$28,333	16
400,000 - 499,999	0.13%	1	\$470,000	\$470,000	\$81,604	\$500	7
500,000 - 999,999	0.13%	1	\$825,000	\$825,000	\$0	\$0	1
1,000,000 OR GREATER	0.65%	5	\$4,113,235	\$20,566,174	\$75,895	\$200,020	41
<b>TOTAL</b>	<b>100.00%</b>	<b>766</b>	<b>\$44,692</b>	<b>\$34,234,023</b>	<b>\$13,318</b>	<b>\$4,111</b>	<b>19</b>

**PRODUCT LIABILITY**  
**TEN YEAR SUMMARY OF PAID INDEMNITY**  
**FOR YEARS 2006 - 2015**

Indemnity Paid	% of Paid Claims	Paid Closed Claims	Average Indemnity Paid	Total Indemnity Expense on Paid Claims	Average Loss on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
1 - 2,499	50.38%	3,352	\$679	\$2,277,555	\$2,935	\$882	11
2,500 - 4,999	12.95%	862	\$3,529	\$3,041,639	\$2,087	\$3,977	20
5,000 - 7,499	6.30%	419	\$5,979	\$2,505,039	\$5,407	\$5,258	17
7,500 - 9,999	3.31%	220	\$8,547	\$1,880,413	\$6,171	\$5,621	19
10,000 - 24,999	10.20%	679	\$15,499	\$10,523,579	\$7,303	\$8,772	20
25,000 - 49,999	7.18%	478	\$34,757	\$16,613,894	\$13,690	\$11,248	27
50,000 - 74,999	2.72%	181	\$58,880	\$10,657,297	\$15,889	\$20,787	28
75,000 - 99,999	1.46%	97	\$85,212	\$8,265,610	\$39,254	\$16,170	28
100,000 - 199,999	2.95%	196	\$137,781	\$27,005,148	\$61,216	\$30,209	26
200,000 - 299,999	0.80%	53	\$236,371	\$12,527,673	\$94,372	\$38,976	36
300,000 - 399,999	0.42%	28	\$332,954	\$9,322,716	\$92,184	\$110,611	28
400,000 - 499,999	0.17%	11	\$446,513	\$4,911,646	\$159,545	\$136,512	25
500,000 - 999,999	0.54%	36	\$683,235	\$24,596,470	\$86,086	\$195,211	35
1,000,000 OR GREATER	0.63%	42	\$2,289,848	\$96,173,605	\$321,433	\$516,098	52
<b>TOTAL</b>	<b>100.00%</b>	<b>6,654</b>	<b>\$34,611</b>	<b>\$230,302,284</b>	<b>\$10,728</b>	<b>\$10,186</b>	<b>16</b>

## **SEVERITY OF BODILY INJURY**

This section presents data dealing with the severity of bodily injury. BI, bodily injury, severity is divided into the following categories: no injury, emotional only, temporary, permanent, and death. The following contains annual summary data for 2015 and a ten-year summary.



# PRODUCT LIABILITY SEVERITY OF BODILY INJURY FOR 2015

<b>Severity of Bodily Injury</b>	<b>% of All Paid Claims</b>	<b>All Paid Claims</b>	<b>Average Indemnity</b>	<b>Total Indemnity Paid</b>	<b>Average Loss Expense on Paid Claims</b>	<b>Average Initial Reserve on Paid Claims</b>	<b>Average # of Months Report to Close</b>
Emotional Only	2.54%	10	\$9,620	\$96,197	\$6,978	\$1,546	10
Temporary	23.60%	93	\$14,647	\$1,362,209	\$21,721	\$5,390	11
Permanent	49.75%	196	\$104,992	\$20,578,380	\$36,459	\$2,033	47
Death	24.11%	95	\$79,980	\$7,598,094	\$1,898	\$0	26
<b>Total</b>	<b>100.00%</b>	<b>394</b>	<b>\$75,215</b>	<b>\$29,634,880</b>	<b>\$23,899</b>	<b>\$2,323</b>	<b>33</b>

**PRODUCT LIABILITY**  
**TEN YEAR SUMMARY OF SEVERITY OF BODILY INJURY**  
**FOR YEARS 2006 - 2015**

Severity of Bodily Injury	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
EMOTIONAL ONLY	3.58%	122	\$7,240	\$883,287	\$2,758	\$3,043	7
TEMPORARY	39.59%	1,349	\$8,915	\$12,025,745	\$5,891	\$4,938	12
PERMANENT	48.11%	1,639	\$59,000	\$96,700,417	\$14,879	\$10,725	39
DEATH	8.72%	297	\$126,230	\$37,490,168	\$30,362	\$29,414	27
<b>TOTAL</b>	<b>100.00%</b>	<b>3,407</b>	<b>\$43,176</b>	<b>\$147,099,617</b>	<b>\$12,236</b>	<b>\$9,788</b>	<b>26</b>

## **SEVERITY OF PROPERTY DAMAGE**

This section presents data dealing with the severity of property damage. PD, property damage, severity is subdivided into: no property damage, minor property damage, intermediate property damage, and major property damage. The following contains annual summary data for 2015 and a ten-year summary.



# PRODUCT LIABILITY SEVERITY OF PROPERTY DAMAGE FOR 2015

Severity of Property Damage	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Minor Property Damage	81.82%	306	\$3,889	\$1,189,904	\$5,294	\$2,235	3
Intermediate Property Damage	11.23%	42	\$25,596	\$1,075,048	\$4,873	\$11,470	10
Major Property Damage	6.95%	26	\$95,129	\$2,473,358	\$15,436	\$41,481	14
<b>Total</b>	<b>100.00%</b>	<b>374</b>	<b>\$12,669</b>	<b>\$4,738,310</b>	<b>\$5,952</b>	<b>\$6,000</b>	<b>5</b>

**PRODUCT LIABILITY**  
**TEN YEAR SUMMARY OF SEVERITY OF PROPERTY DAMAGE**  
**FOR YEARS 2006 - 2015**

Severity of Property Damage	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
<b>Minor Property Damage</b>	73.62%	2,397	\$6,613	\$15,851,130	\$2,510	\$3,922	3
<b>Intermediate Property Damage</b>	13.05%	425	\$86,856	\$36,913,761	\$39,890	\$15,563	15
<b>Major Property Damage</b>	13.33%	434	\$53,190	\$23,084,299	\$14,609	\$40,696	15
<b>Total</b>	100.00%	3,256	\$23,295	\$75,849,190	\$9,002	\$10,343	6

## **BUSINESS CLASSIFICATION**

In this section, losses are classified by the business classification of the insured. Business classifications are categorized by subcontractor, manufacturer, wholesaler, retailer, servicer-repairer, distributor and not specified. The following contains annual summary data for 2015 and a ten-year summary.



# PRODUCT LIABILITY BUSINESS CLASSIFICATION FOR 2015

Business Classification	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
<b>Subcontractor to Manufacturer</b>	3.52%	27	\$29,852	\$806,001	\$12,398	\$5,593	17
<b>Manufacturer</b>	74.41%	570	\$52,910	\$30,158,438	\$15,501	\$3,194	22
<b>Wholesaler</b>	0.26%	2	\$37,596	\$75,192	\$54,083	\$13,000	20
<b>Retailer</b>	10.31%	79	\$4,362	\$344,611	\$1,881	\$2,323	4
<b>Servicer-Repairer</b>	6.79%	52	\$28,507	\$1,482,358	\$12,483	\$8,705	10
<b>Distributor</b>	4.70%	36	\$37,984	\$1,367,423	\$3,485	\$14,314	14
<b>Total</b>	100.00%	766	\$44,692	\$34,234,023	\$13,318	\$4,111	19

# PRODUCT LIABILITY

## TEN YEAR SUMMARY OF BUSINESS CLASSIFICATION

### FOR YEARS 2006 - 2015

Business Classification	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
<b>Subcontractor to Manufacturer</b>	7.53%	501	\$44,183	\$22,135,796	\$10,823	\$8,552	16
<b>Manufacturer</b>	58.52%	3,894	\$35,284	\$137,396,081	\$12,928	\$10,644	17
<b>Wholesaler</b>	1.04%	69	\$81,232	\$5,605,016	\$19,021	\$16,336	32
<b>Retailer</b>	11.23%	747	\$13,752	\$10,272,396	\$3,507	\$9,137	8
<b>Servicer-Repairer</b>	9.69%	645	\$43,462	\$28,033,037	\$7,796	\$10,063	10
<b>Distributor</b>	11.99%	798	\$33,659	\$26,859,958	\$8,342	\$9,529	25
<b>Total</b>	100.00%	6,654	\$34,611	\$230,302,284	\$10,728	\$10,186	16

## **LOCATION OF OCCURRENCE**

This section compares product liability claims by location of occurrence. The five specified locations in this table are home, auto, plant, office and miscellaneous. The following contains annual summary data for 2015 and a ten-year summary.



# PRODUCT LIABILITY LOCATION OF OCCURRENCE FOR 2015

Location of Occurrence	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
AUTO	4.05%	31	\$4,831	\$149,750	\$9	\$3,299	3
HOME	46.21%	354	\$8,147	\$2,884,062	\$7,785	\$2,253	14
OFFICE	4.31%	33	\$25,495	\$841,329	\$8,991	\$11,698	15
OTHER	43.99%	337	\$51,073	\$17,211,765	\$20,108	\$1,346	26
PLANT	1.44%	11	\$1,195,192	\$13,147,117	\$33,808	\$128,166	29
<b>TOTAL</b>	<b>100.00%</b>	<b>766</b>	<b>\$44,692</b>	<b>\$34,234,023</b>	<b>\$13,318</b>	<b>\$4,111</b>	<b>19</b>

**PRODUCT LIABILITY**  
**TEN YEAR SUMMARY OF LOCATION OF OCCURRENCE**  
**FOR YEARS 2006 - 2015**

Location of Occurrence	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
AUTO	4.01%	267	\$30,352	\$8,103,934	\$6,910	\$12,652	7
HOME	46.17%	3,072	\$11,172	\$34,320,887	\$6,421	\$5,199	6
OFFICE	2.71%	180	\$80,963	\$14,573,428	\$13,478	\$18,621	15
OTHER	44.51%	2,962	\$44,539	\$131,924,561	\$12,438	\$8,263	27
PLANT	2.60%	173	\$239,188	\$41,379,474	\$60,948	\$119,084	30
<b>TOTAL</b>	<b>100.00%</b>	<b>6,654</b>	<b>\$34,611</b>	<b>\$230,302,284</b>	<b>\$10,728</b>	<b>\$10,186</b>	<b>16</b>

## **PRODUCT TYPE**

This section contains a claim data analysis by classification of the product which caused the loss. This data is sorted by category in descending frequency of paid claims. The following contains annual summary data for 2015 and a ten-year summary.



**PRODUCT LIABILITY**  
**PRODUCT TYPE**  
**FOR 2015**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ASBESTOS GOODS MFG	7,279	32.51%	249	\$30,154	\$7,508,298	\$22,031	\$0	30
APPLIANCES AND ACCESSORIES	769	30.55%	234	\$3,029	\$708,731	\$46	\$1,671	2
RESTAURANTS - SERVE ALCOHOL	278	3.00%	23	\$2,182	\$50,187	\$2	\$2,299	2
FURS, FABRICS AND OTHER CLOTHING	47	2.87%	22	\$7,127	\$156,796	\$65,416	\$2,500	6
MANUFACTURERS - NOC	160	2.48%	19	\$448,674	\$8,524,797	\$20,489	\$2,021	34
RESTAURANTS - SERVE NO ALCOHOL	297	2.22%	17	\$4,879	\$82,938	\$3,738	\$886	6
PLUMBING	50	1.83%	14	\$14,369	\$201,167	\$714	\$1,071	7
SOAP AND DETERGENTS	18	1.83%	14	\$13,129	\$183,799	\$66,409	\$3,124	253
CHEMICAL MFG/CHEMISTS	174	1.70%	13	\$5,928	\$77,066	\$3,193	\$3,268	9
PRODUCTS - COMPLETED OPERATIONS - NOC	13,963	1.57%	12	\$29,177	\$350,127	\$24,456	\$11,892	29
AUTO REPAIR SHOPS/DISMANTLING	17	1.17%	9	\$9,335	\$84,017	\$0	\$8,478	1
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	19	1.17%	9	\$1,326,136	\$11,935,226	\$59,841	\$36,350	33
CANDY OR CONFECTIONARY PRODUCTS	30	1.17%	9	\$719	\$6,475	\$0	\$631	4
HEATING AND AIR CONDITIONING	38	1.04%	8	\$64,881	\$519,049	\$10,201	\$1,256	7
FOOD PRODUCTS - DRY	69	0.91%	7	\$2,140	\$14,979	\$278	\$1,687	3
CLUBS/CONVENTIONS	34	0.91%	7	\$38,654	\$270,577	\$15,684	\$5,857	11
CONTRACTORS - NOC	30	0.78%	6	\$45,445	\$272,667	\$10,428	\$10,750	14
FURNITURE/FIXTURES/UPHOLSTERY	37	0.78%	6	\$1,434	\$8,603	\$247	\$1,379	5
CARPENTRY AND FLOOR COVERINGS	27	0.65%	5	\$44,326	\$221,631	\$13,026	\$5,702	18
FARM MACHINERY	11	0.52%	4	\$16,307	\$65,226	\$0	\$3,255	3
ELECTRICAL EQUIPMENT	16	0.52%	4	\$66,179	\$264,717	\$0	\$15,000	21
MEAT, FISH, POULTRY, AND SEAFOOD	26	0.52%	4	\$2,269	\$9,077	\$0	\$4,905	4
FROZEN FOODS	29	0.52%	4	\$1,300	\$5,198	\$319	\$1,507	8
FOOD PRODUCTS - NOT DRY	57	0.52%	4	\$698	\$2,792	\$0	\$613	2
GROCERY STORES/MARKETS/COMMISSARIES	21	0.52%	4	\$63,183	\$252,730	\$1,875	\$26,663	4
PLASTIC, RUBBER GOODS - MFG	67	0.52%	4	\$50,459	\$201,836	\$46,626	\$20,519	26
GASOLINE STATIONS	8	0.39%	3	\$9,422	\$28,267	\$0	\$1,864	2
GLASS DEALERS AND GLAZIERS	13	0.39%	3	\$4,678	\$14,033	\$27	\$1,667	4
FRUIT/VEGETABLES/ORCHARDS/VINEYARDS	10	0.39%	3	\$110,583	\$331,750	\$0	\$41,667	40
DOOR AND WINDOWS MFG	11	0.39%	3	\$10,750	\$32,250	\$58,468	\$37,000	24
F FARMS/RANCHES	6	0.39%	3	\$5,004	\$15,013	\$80	\$8,733	19
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	7	0.26%	2	\$1,557	\$3,114	\$1,677	\$2,050	6
MEDICAL EQUIPMENT/INSTRUMENTS/OFFICES	4	0.26%	2	\$5,159	\$10,318	\$327	\$11,250	4
MINING/DREDGING/DOCK OPER/EXCAVATION	6	0.26%	2	\$1,793	\$3,585	\$10,052	\$500	15
ROOFING	16	0.26%	2	\$2,680	\$5,360	\$0	\$2,250	5
DAIRY PRODUCTS	3	0.26%	2	\$500,464	\$1,000,928	\$28,705	\$500,245	16
ANIMAL FEED	20	0.26%	2	\$18,986	\$37,972	\$0	\$1,007	15
OIL, FUEL, GAS - CO AND DISTRIBUTORS	3	0.13%	1	\$12,980	\$12,980	\$0	\$13,462	2
INSULATION - OTHER THAN ASBESTOS	2	0.13%	1	\$11,823	\$11,823	\$0	\$1,500	0
SHOES, BOOTS, OR SLIPPERS	5	0.13%	1	\$2,163	\$2,163	\$0	\$2,163	1
ALARMS AND DETECTION DEVICES	8	0.13%	1	\$1,500	\$1,500	\$0	\$6,900	2
ELECTRIC CABLES, CONDUIT, AND WIRING	10	0.13%	1	\$913	\$913	\$0	\$500	1
WAX/PAINT/VAARNISH/PAINTING	5	0.13%	1	\$12,500	\$12,500	\$0	\$12,500	10
GARDENING EQUIPMENT AND LANDSCAPING	5	0.13%	1	\$233	\$233	\$0	\$500	1
CONCRETE AND ASPHALT CONSTRUCTION	15	0.13%	1	\$32,500	\$32,500	\$0	\$5,000	13
WATER SOFTENING EQUIPMENT	8	0.13%	1	\$485	\$485	\$0	\$500	4
REFRIGERATION	3	0.13%	1	\$45,000	\$45,000	\$0	\$0	87
TV OR RADIO OR STEREO	2	0.13%	1	\$43,650	\$43,650	\$19,904	\$50,000	21
CROP SPRAYING AND PESTICIDES	1	0.13%	1	\$12,649	\$12,649	\$0	\$500	1
BEVERAGE BOTTLER - NON-ALCOHOLIC	3	0.13%	1	\$40,560	\$40,560	\$10,400	\$1,000	12
LUMBER-WOOD MFG/PRUNING/TRIMMING	3	0.13%	1	\$16,500	\$16,500	\$1,159	\$1,200	5
HARDWARE, HOME IMPROVEMENT STORES	4	0.13%	1	\$12,500	\$12,500	\$0	\$1,500	15
PAPER PRODUCTS	14	0.13%	1	\$250	\$250	\$0	\$650	2
DRUG AND PHARMACEUTICALS	16	0.13%	1	\$90,000	\$90,000	\$64,413	\$2,500	48
METAL EXTRACTION AND PROCESSING	2	0.13%	1	\$300,000	\$300,000	\$53,765	\$10,000	16
TOOL MFG	4	0.13%	1	\$50,000	\$50,000	\$18,048	\$28,000	62
WHEEL AND TIRE MFG	2	0.13%	1	\$1,279	\$1,279	\$0	\$500	0
LIGHTS, LANTERNS, AND LAMPS	8	0.13%	1	\$474	\$474	\$0	\$1,000	5
BATTERIES	5	0.13%	1	\$5,153	\$5,153	\$0	\$4,978	8
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	5	0.13%	1	\$6,000	\$6,000	\$0	\$5,000	1
SWIMMING POOLS/SAUNAS	3	0.13%	1	\$13,000	\$13,000	\$10,303	\$10,000	33
GRAIN ELEVATOR OPERATIONS	1	0.13%	1	\$31,000	\$31,000	\$0	\$1,007	11
STORES AND DISTR - NO FOOD OR DRINK	13	0.13%	1	\$3,895	\$3,895	\$0	\$5,000	1

**PRODUCT LIABILITY**  
**PRODUCT TYPE**  
**FOR 2015**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
CAR WASHES	1	0.13%	1	\$720	\$720	\$0	\$500	3
HEALTH/EXERCISE FACILITIES	1	0.13%	1	\$25,000	\$25,000	\$46,599	\$16,000	27
OFFICE MACHINES, COMPUTERS - OTHER	3	0.00%	0	\$0	\$0	\$0	\$0	0
VALVES, PUMPS, COMPRESSORS MFG	16	0.00%	0	\$0	\$0	\$0	\$0	0
FIREARMS, AMMUNITION - MFG AND REPAIR	8	0.00%	0	\$0	\$0	\$0	\$0	0
BOATS - USE	2	0.00%	0	\$0	\$0	\$0	\$0	0
RAILROAD/TRAIN MFG/CONSTRUCTION	3	0.00%	0	\$0	\$0	\$0	\$0	0
CONTRACTOR EQUIPMENT	1	0.00%	0	\$0	\$0	\$0	\$0	0
LAUNDRY SERVICES	1	0.00%	0	\$0	\$0	\$0	\$0	0
COTTON GOODS MFG/WOOL PULLING-COMBING	1	0.00%	0	\$0	\$0	\$0	\$0	0
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	1	0.00%	0	\$0	\$0	\$0	\$0	0
CONDOMINIUMS/HOTELS/MOTELS/DWELLINGS	1	0.00%	0	\$0	\$0	\$0	\$0	0
PUBLIC WORKS-HIGHWAYS/BRIDGES/DAMS/SUBWA	3	0.00%	0	\$0	\$0	\$0	\$0	0
GOLFMOBILES	1	0.00%	0	\$0	\$0	\$0	\$0	0
SALT, PHOSPHATES, AND LIME	3	0.00%	0	\$0	\$0	\$0	\$0	0
WALL AND CEILING INSTALLATION	1	0.00%	0	\$0	\$0	\$0	\$0	0
GAS, STEAM, WATER, AND SEWER MAINS	1	0.00%	0	\$0	\$0	\$0	\$0	0
BOILER, STEAM PIPES	1	0.00%	0	\$0	\$0	\$0	\$0	0
MASONRY, PLASTERING, MARBLE, OR TILE	4	0.00%	0	\$0	\$0	\$0	\$0	0
BUILDING MATERIALS	2	0.00%	0	\$0	\$0	\$0	\$0	0
METAL ERECTION	5	0.00%	0	\$0	\$0	\$0	\$0	0
FENCES	2	0.00%	0	\$0	\$0	\$0	\$0	0
PARKING-PUBLIC/PRIVATE MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
BLDG STRUC/PREFAB MFG/RENOVAT/WRECKING	1	0.00%	0	\$0	\$0	\$0	\$0	0
WATER AND FIRE PROOFING	1	0.00%	0	\$0	\$0	\$0	\$0	0
CONCESSIONAIRES	30	0.00%	0	\$0	\$0	\$0	\$0	0
DELI, CATERERS, AND CAFETERIAS	44	0.00%	0	\$0	\$0	\$0	\$0	0
BAKERIES AND BAKERY GOODS	2	0.00%	0	\$0	\$0	\$0	\$0	0
ALCOHOL, LIQUOR - MFG, DISTR, STORES	2	0.00%	0	\$0	\$0	\$0	\$0	0
WATER BOTTLING	2	0.00%	0	\$0	\$0	\$0	\$0	0
TEXTILE MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	2	0.00%	0	\$0	\$0	\$0	\$0	0
WIRE GOODS/METAL GOODS	3	0.00%	0	\$0	\$0	\$0	\$0	0
CUTLERY, RAZORS, AND FLATWARE	1	0.00%	0	\$0	\$0	\$0	\$0	0
TANK BLDG/WAREHOUSES/VACANT BLDGS	1	0.00%	0	\$0	\$0	\$0	\$0	0
ENGINE-TURBINE-BEARING MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
SALES OR SERVICE ORG	2	0.00%	0	\$0	\$0	\$0	\$0	0
SEWING MACHINES	1	0.00%	0	\$0	\$0	\$0	\$0	0
COMMUNICATION/RECORDING SYS/INTERNET PR	2	0.00%	0	\$0	\$0	\$0	\$0	0
RECREATIONAL VEHICLE MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
FUMIGATING	5	0.00%	0	\$0	\$0	\$0	\$0	0
COSMETICS	12	0.00%	0	\$0	\$0	\$0	\$0	0
TOYS/GAMES	2	0.00%	0	\$0	\$0	\$0	\$0	0
EXERCISE/SPORTING GOODS AND EQUIP/BIKES	3	0.00%	0	\$0	\$0	\$0	\$0	0
SIGN MFG AND INSTALLATION	1	0.00%	0	\$0	\$0	\$0	\$0	0
MATCH AND CHARCOAL MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
DISCOUNT/VARIETY STORES	1	0.00%	0	\$0	\$0	\$0	\$0	0
LEATHER GOODS	1	0.00%	0	\$0	\$0	\$0	\$0	0
FIBERGLASS MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
SNOW AND ICE REMOVAL-CONTRACTOR	2	0.00%	0	\$0	\$0	\$0	\$0	0
DISCONTINUED OPERATIONS	2	0.00%	0	\$0	\$0	\$0	\$0	0
SEED MERCHANT	1	0.00%	0	\$0	\$0	\$0	\$0	0
AUTO RENTAL OR LEASING	1	0.00%	0	\$0	\$0	\$0	\$0	0
SAND OR GRAVEL DIGGING, QUARRIES	2	0.00%	0	\$0	\$0	\$0	\$0	0
THEATERS	2	0.00%	0	\$0	\$0	\$0	\$0	0
RENTAL STORES	1	0.00%	0	\$0	\$0	\$0	\$0	0
BUILDINGS/PREMISES BANK OR OFFICE	3	0.00%	0	\$0	\$0	\$0	\$0	0
ARCHERY RANGES/RIFLE-PISTOL RANGES	1	0.00%	0	\$0	\$0	\$0	\$0	0
ATHLETIC GAMES/CONTESTS/STADIUMS	7	0.00%	0	\$0	\$0	\$0	\$0	0
<b>TOTAL</b>	24,028	100.00%	766	\$44,692	\$34,234,023	\$13,318	\$4,111	19

**PRODUCT LIABILITY**  
**PRODUCT TYPE**  
**FOR YEARS 2006 - 2015**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
APPLIANCES AND ACCESSORIES	4,146	25.17%	1,675	\$3,143	\$5,265,123	\$453	\$2,707	2
ASBESTOS GOODS MFG	59,359	24.44%	1,626	\$33,753	\$54,882,103	\$8,736	\$986	36
RESTAURANTS - SERVE NO ALCOHOL	2,203	3.34%	222	\$1,814	\$402,737	\$984	\$1,563	6
RESTAURANTS - SERVE ALCOHOL	1,313	3.31%	220	\$1,907	\$419,527	\$406	\$1,356	5
PLUMBING	377	2.77%	184	\$16,234	\$2,987,100	\$1,795	\$4,483	8
CONTRACTORS - NOC	776	2.12%	141	\$43,655	\$6,155,400	\$14,513	\$8,461	21
MANUFACTURERS - NOC	1,902	1.68%	112	\$326,633	\$36,582,922	\$57,511	\$6,024	30
FOOD PRODUCTS - DRY	438	1.68%	112	\$4,893	\$548,023	\$320	\$3,267	5
PRODUCTS - COMPLETED OPERATIONS - NOC	28,402	1.52%	101	\$111,840	\$11,295,881	\$19,538	\$10,273	21
CANDY OR CONFECTIONARY PRODUCTS	275	1.47%	98	\$985	\$96,519	\$43	\$1,071	5
HEATING AND AIR CONDITIONING	213	1.34%	89	\$33,221	\$2,956,699	\$6,007	\$6,409	12
FOOD PRODUCTS - NOT DRY	343	1.28%	85	\$2,775	\$235,897	\$814	\$2,525	8
FURNITURE/FIXTURES/UPHOLSTERY	205	1.19%	79	\$60,418	\$4,773,003	\$9,458	\$17,097	11
FROZEN FOODS	220	1.11%	74	\$4,390	\$324,876	\$597	\$3,247	5
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	190	1.10%	73	\$243,405	\$17,768,577	\$49,013	\$37,467	31
CARPENTRY AND FLOOR COVERINGS	170	0.99%	66	\$21,439	\$1,414,979	\$3,924	\$8,464	12
ANIMAL FEED	173	0.98%	65	\$32,617	\$2,120,077	\$4,032	\$30,345	12
CHEMICAL MFG/CHEMISTS	705	0.98%	65	\$70,038	\$4,552,450	\$29,912	\$11,598	27
CLUBS/CONVENTIONS	178	0.87%	58	\$34,455	\$1,998,387	\$11,684	\$5,588	14
AUTO REPAIR SHOPS/DISMANTLING	115	0.86%	57	\$23,939	\$1,364,499	\$1,960	\$6,239	4
ROOFING	115	0.86%	57	\$88,742	\$5,058,298	\$30,203	\$45,394	20
COSMETICS	129	0.81%	54	\$4,207	\$227,200	\$657	\$4,385	7
GASOLINE STATIONS	94	0.71%	47	\$5,649	\$265,522	\$1,060	\$5,330	4
MEAT, FISH, POULTRY, AND SEAFOOD	171	0.69%	46	\$3,727	\$171,439	\$1,505	\$3,198	8
PLASTIC, RUBBER GOODS - MFG	606	0.69%	46	\$27,897	\$1,283,257	\$36,109	\$13,703	22
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	108	0.68%	45	\$100,091	\$4,504,078	\$25,023	\$64,240	22
FURS, FABRICS AND OTHER CLOTHING	101	0.66%	44	\$4,177	\$183,782	\$32,792	\$1,642	5
ELECTRICAL EQUIPMENT	1,524	0.66%	44	\$105,098	\$4,624,323	\$20,176	\$50,865	19
GROCERY STORES/MARKETS/COMMISSARIES	149	0.63%	42	\$11,179	\$469,500	\$886	\$5,527	6
OIL, FUEL, GAS - CO AND DISTRIBUTORS	55	0.56%	37	\$37,021	\$1,369,770	\$102,663	\$46,042	11
GAS, STEAM, WATER, AND SEWER MAINS	78	0.51%	34	\$33,197	\$1,128,703	\$5,603	\$3,060	8
CONCRETE AND ASPHALT CONSTRUCTION	94	0.50%	33	\$100,158	\$3,305,211	\$29,803	\$65,798	16
MINING/DREDGING/DOCK OPER/EXCAVATION	72	0.50%	33	\$8,330	\$274,885	\$6,269	\$3,942	11
DRUG AND PHARMACEUTICALS	221	0.50%	33	\$34,554	\$1,140,273	\$16,660	\$12,884	39
FARM MACHINERY	72	0.48%	32	\$26,948	\$862,336	\$9,395	\$15,516	11
GLASS DEALERS AND GLAZIERS	62	0.47%	31	\$11,103	\$344,206	\$1,382	\$3,164	11
DOOR AND WINDOWS MFG	68	0.42%	28	\$69,504	\$1,946,111	\$34,462	\$16,650	24
WHEEL AND TIRE MFG	42	0.41%	27	\$142,379	\$3,844,226	\$22,161	\$9,500	14
WAX/PAINT/VARNISH/PAINTING	55	0.39%	26	\$141,259	\$3,672,732	\$364,036	\$34,172	19
ELECTRIC CABLES, CONDUIT, AND WIRING	71	0.38%	25	\$59,751	\$1,493,786	\$4,706	\$3,370	8
GARDENING EQUIPMENT AND LANDSCAPING	52	0.36%	24	\$9,934	\$238,405	\$4,446	\$17,745	11
INSULATION - OTHER THAN ASBESTOS	95	0.35%	23	\$13,430	\$308,898	\$786	\$1,400	25
F FARMS/RANCHES	60	0.35%	23	\$58,663	\$1,349,245	\$31,886	\$7,073	21
MEDICAL EQUIPMENT/INSTRUMENTS/OFFICES	49	0.30%	20	\$120,886	\$2,417,715	\$29,833	\$43,932	18
BEVERAGE BOTTLER - NON-ALCOHOLIC	34	0.30%	20	\$4,283	\$85,662	\$2,633	\$793	5
SOAP AND DETERGENTS	48	0.30%	20	\$10,738	\$214,751	\$49,556	\$17,324	180
CUTLERY, RAZORS, AND FLATWARE	27	0.29%	19	\$9,171	\$174,242	\$625	\$5,674	10
BATTERIES	31	0.29%	19	\$17,119	\$325,263	\$2,541	\$3,952	8
WATER SOFTENING EQUIPMENT	36	0.27%	18	\$7,821	\$140,784	\$852	\$3,569	4
MASONRY, PLASTERING, MARBLE, OR TILE	32	0.27%	18	\$23,980	\$431,646	\$22,578	\$3,115	14
DELI, CATERERS, AND CAFETERIAS	138	0.27%	18	\$1,345	\$24,212	\$4	\$1,883	4
PUBLIC WORKS-HIGHWAYS/BRIDGES/DAMS/SUBW	54	0.26%	17	\$107,877	\$1,833,914	\$30,283	\$4,471	20
RECREATIONAL VEHICLE MFG	35	0.24%	16	\$166,343	\$2,661,491	\$15,448	\$249,438	29
TOOL MFG	37	0.23%	15	\$15,994	\$239,911	\$2,069	\$18,516	22
STONE AND GEM CUTTING OR POLISHING	21	0.23%	15	\$1,327	\$19,905	\$959	\$8,012	45
FRUIT/VEGETABLES/ORCHARDS/VINEYARDS	41	0.21%	14	\$45,280	\$633,925	\$2,951	\$21,293	17
CONCESSIONAIRES	68	0.21%	14	\$4,563	\$63,885	\$1,306	\$1,423	10
EXERCISE/SPORTING GOODS AND EQUIP/BIKES	35	0.21%	14	\$59,184	\$828,577	\$22,161	\$43,553	19
BUILDING MATERIALS	30	0.20%	13	\$217,561	\$2,828,297	\$43,449	\$35,506	27
REFRIGERATION	24	0.17%	11	\$104,186	\$1,146,045	\$31,969	\$9,741	22
METAL ERECTION	36	0.17%	11	\$73,511	\$808,621	\$30,854	\$3,467	9
LUMBER-WOOD MFG/PRUNING/TRIMMING	27	0.17%	11	\$15,720	\$172,919	\$79,708	\$27,393	12

**PRODUCT LIABILITY**  
**PRODUCT TYPE**  
**FOR YEARS 2006 - 2015**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
TEXTILE MFG	21	0.15%	10	\$9,630	\$96,303	\$5,418	\$4,252	8
LIGHTS, LANTERNS, AND LAMPS	43	0.15%	10	\$25,181	\$251,812	\$8,107	\$21,187	10
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	50	0.15%	10	\$74,377	\$743,773	\$7,329	\$6,908	15
STORES AND DISTR - NO FOOD OR DRINK	59	0.15%	10	\$10,134	\$101,340	\$3,026	\$4,075	17
SHOES, BOOTS, OR SLIPPERS	32	0.14%	9	\$15,955	\$143,593	\$1,601	\$15,457	16
PAPER PRODUCTS	34	0.14%	9	\$12,678	\$114,102	\$11,853	\$1,172	13
WATER BOTTLING	11	0.12%	8	\$1,586	\$12,686	\$186	\$2,500	2
FENCES	13	0.11%	7	\$42,935	\$300,548	\$12,475	\$2,486	12
ENGINE-TURBINE-BEARING MFG	10	0.11%	7	\$60,217	\$421,519	\$28,104	\$2,377	5
COMMUNICATION/RECORDING SYS/INTERNET PR	28	0.11%	7	\$9,583	\$67,082	\$0	\$4,619	11
OFFICE MACHINES, COMPUTERS - OTHER	21	0.09%	6	\$19,180	\$115,079	\$15,064	\$41,263	19
ALARMS AND DETECTION DEVICES	30	0.09%	6	\$225,722	\$1,354,333	\$86,667	\$94,817	31
WATER AND FIRE PROOFING	13	0.09%	6	\$198,244	\$1,189,464	\$18,114	\$12,780	53
DAIRY PRODUCTS	22	0.09%	6	\$333,953	\$2,003,716	\$22,012	\$2,000,582	10
FERTILIZERS	12	0.09%	6	\$23,312	\$139,873	\$636	\$1,000	5
BOTTLE AND JAR MFG	10	0.09%	6	\$10,477	\$62,860	\$5,371	\$14,833	11
PRINTING/PUBLISHERS	11	0.09%	6	\$24,583	\$147,499	\$0	\$37,516	4
BOATS - USE	15	0.08%	5	\$11,803	\$59,013	\$5,029	\$5,900	27
BOAT OR SHIP BUILDING	8	0.08%	5	\$376,410	\$1,882,051	\$28,244	\$318,000	17
SEPTIC TANKS	8	0.08%	5	\$6,119	\$30,595	\$1,070	\$10,920	9
TV OR RADIO OR STEREO	8	0.08%	5	\$19,548	\$97,738	\$4,276	\$10,520	9
BAKERIES AND BAKERY GOODS	20	0.08%	5	\$3,260	\$16,300	\$41	\$2,656	4
HARDWARE, HOME IMPROVEMENT STORES	25	0.08%	5	\$4,856	\$24,280	\$0	\$5,400	6
TANK BLDG/WAREHOUSES/VACANT BLDGS	13	0.08%	5	\$155,244	\$776,219	\$30,506	\$141,000	19
TOYS/GAMES	12	0.08%	5	\$13,604	\$68,021	\$9,019	\$15,080	15
SIGN MFG AND INSTALLATION	12	0.08%	5	\$48,217	\$241,086	\$5,316	\$1,907	15
SWIMMING POOLS/SAUNAS	15	0.08%	5	\$36,776	\$183,879	\$6,159	\$12,600	44
PIPE MFG	9	0.08%	5	\$118,160	\$590,798	\$102,094	\$76,696	28
IRRIGATION EQUIPMENT	8	0.08%	5	\$10,946	\$54,731	\$10,720	\$9,381	12
JANITORIAL SERVICES	12	0.08%	5	\$19,309	\$96,547	\$0	\$1,371	7
CARPET AND FURNITURE CLEANING	9	0.06%	4	\$2,428	\$9,710	\$0	\$1,650	2
CROP SPRAYING AND PESTICIDES	29	0.06%	4	\$25,474	\$101,896	\$230	\$10,623	5
ALCOHOL, LIQUOR - MFG, DISTR, STORES	18	0.06%	4	\$19,602	\$78,407	\$5	\$20,048	29
ADHESIVE AND ABRASIVE GOODS	7	0.06%	4	\$293,894	\$1,175,575	\$115,479	\$7,625	10
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	8	0.06%	4	\$53,145	\$212,578	\$6,232	\$53,602	11
BRUSH OR BROOM MFG	5	0.06%	4	\$1,398	\$5,591	\$0	\$1,398	2
WELDING	99	0.06%	4	\$341,887	\$1,367,549	\$68,985	\$41,750	19
SALT, PHOSPHATES, AND LIME	17	0.05%	3	\$464	\$1,392	\$0	\$393	8
BOILER, STEAM PIPES	6	0.05%	3	\$24,733	\$74,200	\$31,358	\$3,335	34
TENTS AND CANOPIES	5	0.05%	3	\$691,667	\$2,075,000	\$3,321	\$666,883	19
LADDERS, HOISTS, AND SCAFFOLDS	8	0.05%	3	\$92,917	\$278,750	\$1,282	\$18,333	33
FUMIGATING	11	0.05%	3	\$26,125	\$78,376	\$4,357	\$17,109	26
SAND OR GRAVEL DIGGING, QUARRIES	26	0.05%	3	\$12,954	\$38,861	\$6,084	\$4,516	21
GOVERNMENTAL SUBDV/OFFICES	3	0.05%	3	\$35,625	\$106,875	\$7,676	\$7,677	34
VALVES, PUMPS, COMPRESSORS MFG	31	0.03%	2	\$10,000	\$20,000	\$24,924	\$29,750	23
FIREARMS, AMMUNITION - MFG AND REPAIR	28	0.03%	2	\$17,500	\$35,000	\$6,027	\$6,250	20
COTTON GOODS MFG/WOOL PULLING-COMBING	5	0.03%	2	\$25,105	\$50,210	\$24,524	\$65,275	2
BLOOD BANKS	4	0.03%	2	\$1,250	\$2,500	\$16,065	\$0	106
PARKING-PUBLIC/PRIVATE MFG	5	0.03%	2	\$3,875	\$7,750	\$4,420	\$8,350	64
ICE DEALERS AND DISTRIBUTORS	3	0.03%	2	\$5,509	\$11,018	\$0	\$6,250	0
NET, ROPE, AND FIBER MFG	3	0.03%	2	\$2,393	\$4,785	\$0	\$2,087	7
INK AND DYES	5	0.03%	2	\$125,000	\$250,000	\$72,263	\$17,550	23
METAL EXTRACTION AND PROCESSING	6	0.03%	2	\$500,000	\$1,000,000	\$59,383	\$42,500	22
AEROSOL CONTAINERS	2	0.03%	2	\$63,250	\$126,500	\$67,314	\$2,500	70
MOBILE HOME/TRAILER MFG	2	0.03%	2	\$1,202	\$2,404	\$1,213	\$750	5
OPTICAL AND HEARING GOODS	5	0.03%	2	\$534	\$1,067	\$0	\$450	1
JEWELRY AND WATCHES	5	0.03%	2	\$488	\$976	\$34	\$2,125	14
MUSICAL INSTRUMENT MFG/STORES	2	0.03%	2	\$5,562	\$11,124	\$0	\$6,062	4
LABORATORIES	7	0.03%	2	\$198	\$395	\$18	\$750	5
CAR WASHES	4	0.03%	2	\$621	\$1,241	\$0	\$500	2
PACKING HOUSES	2	0.03%	2	\$3,292	\$6,584	\$0	\$2,500	2
ANIMAL BOARDING/VETERINARIANS/STOCKYARD	2	0.02%	1	\$400	\$400	\$0	\$500	5

**PRODUCT LIABILITY**  
**PRODUCT TYPE**  
**FOR YEARS 2006 - 2015**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
BOAT STORAGE OR MARINAS	1	0.02%	1	\$200,000	\$200,000	\$0	\$1,000	87
RAILROAD/TRAIN MFG/CONSTRUCTION	15	0.02%	1	\$6,283	\$6,283	\$7,914	\$10,000	14
COLLECTIBLES	1	0.02%	1	\$1,500	\$1,500	\$0	\$0	0
CONTRACTOR EQUIPMENT	9	0.02%	1	\$750	\$750	\$510	\$7,500	5
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	2	0.02%	1	\$40,000	\$40,000	\$31,002	\$24,999	36
CONDOMINIUMS/HOTELS/MOTELS/DWELLINGS	16	0.02%	1	\$250	\$250	\$0	\$0	3
ELEVATOR, ESCALATOR, MOVING SIDEWALK	2	0.02%	1	\$15,000	\$15,000	\$47,197	\$80,000	25
JUNK AND SCRAP DEALERS	1	0.02%	1	\$4,021	\$4,021	\$0	\$2,500	19
WALL AND CEILING INSTALLATION	6	0.02%	1	\$25,000	\$25,000	\$22,688	\$10,000	36
BABY FOOD	5	0.02%	1	\$13,048	\$13,048	\$0	\$1,325	1
PATTERN MFG	1	0.02%	1	\$4,622	\$4,622	\$0	\$8	0
BOXES AND COMPOSITION GOODS	3	0.02%	1	\$10,000	\$10,000	\$11,344	\$10,000	31
LEAD MFG	42	0.02%	1	\$1,500,000	\$1,500,000	\$1,959,819	\$1,500,000	67
SALES OR SERVICE ORG	4	0.02%	1	\$1,000	\$1,000	\$22,521	\$10,000	24
VENDING MACHINES MFG	4	0.02%	1	\$3,083	\$3,083	\$0	\$3,100	1
INSTRUMENT MFG/TUNING	38	0.02%	1	\$100,000	\$100,000	\$126,256	\$188,160	24
MOBILE HOME PARKS OR COURTS	4	0.02%	1	\$35,000	\$35,000	\$28,364	\$75,000	80
BARBER SUPPLIES AND HAIR PIECES	3	0.02%	1	\$1,333	\$1,333	\$7,661	\$2,500	25
GRAIN ELEVATOR OPERATIONS	2	0.02%	1	\$31,000	\$31,000	\$0	\$1,007	11
FREIGHT FORWARDERS/TRUCKERS	2	0.02%	1	\$28,171	\$28,171	\$325	\$75,000	3
DISCOUNT/VARIETY STORES	5	0.02%	1	\$189	\$189	\$0	\$1	1
HOBBY, WALLPAPERS, ART STORES	2	0.02%	1	\$70	\$70	\$0	\$1,325	6
PIPELINES/WELLS	7	0.02%	1	\$20,000	\$20,000	\$0	\$500	95
SNOW AND ICE REMOVAL-CONTRACTOR	4	0.02%	1	\$7,500	\$7,500	\$15,339	\$3,500	40
GAS TANKS AND FUEL CONTAINERS MFG	3	0.02%	1	\$50,000	\$50,000	\$65,119	\$750,000	33
AUTO RENTAL OR LEASING	3	0.02%	1	\$1,581	\$1,581	\$0	\$5,000	3
FORESTRY/LAKES/FISHING/GUIDES	1	0.02%	1	\$3,000	\$3,000	\$13,437	\$8,500	18
THEATERS	6	0.02%	1	\$75,000	\$75,000	\$29,377	\$23,265	36
OIL REFINERIES	1	0.02%	1	\$100	\$100	\$0	\$100	6
BUILDINGS/PREMISES BANK OR OFFICE	12	0.02%	1	\$249	\$249	\$0	\$249	1
CLEANING-WINDOW/CHIMNEY	2	0.02%	1	\$90,000	\$90,000	\$2,954	\$20,000	14
Pipeline construction (oil)	2	0.02%	1	\$215,000	\$215,000	\$43,187	\$215,000	28
NIGHTCLUBS/COMEDY CLUBS/CASINOS/ENTERTAINMENT	1	0.02%	1	\$500	\$500	\$0	\$5,000	2
HEALTH/EXERCISE FACILITIES	1	0.02%	1	\$25,000	\$25,000	\$46,599	\$16,000	27
CHURCHES/CONVENTS/MONASTERIES	1	0.02%	1	\$250	\$250	\$0	\$500	8
GOLF COURSES/DRIVING RANGES	1	0.02%	1	\$2,500	\$2,500	\$3,187	\$19,380	40
RECYCLING CENTERS/SALVAGE	2	0.02%	1	\$5,000	\$5,000	\$4,898	\$75,000	16
HAZARDOUS MATERIAL CONTRACTORS	0	0.00%	0	\$0	\$0	\$0	\$0	0
SHIP REPAIR OR MAINTENANCE	1	0.00%	0	\$0	\$0	\$0	\$0	0
LAUNDRY SERVICES	1	0.00%	0	\$0	\$0	\$0	\$0	0
FURNITURE OR WOODWORK STRIPPING	1	0.00%	0	\$0	\$0	\$0	\$0	0
ENGINEERS, ARCHITECTS, DRAFTSMEN	2	0.00%	0	\$0	\$0	\$0	\$0	0
TOBACCO PRODUCTS	2	0.00%	0	\$0	\$0	\$0	\$0	0
GOLFMOBILES	2	0.00%	0	\$0	\$0	\$0	\$0	0
BLDG STRUC/PREFAB MFG/RENOVAT/WRECKING	3	0.00%	0	\$0	\$0	\$0	\$0	0
WIRE GOODS/METAL GOODS	9	0.00%	0	\$0	\$0	\$0	\$0	0
SEWING MACHINES	1	0.00%	0	\$0	\$0	\$0	\$0	0
AIRCRAFT OR AIRCRAFT PARTS MFG	14	0.00%	0	\$0	\$0	\$0	\$0	0
CLOCK MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
PUTTY PRODUCTS	7	0.00%	0	\$0	\$0	\$0	\$0	0
MATCH AND CHARCOAL MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
PET GROOMING/STORES/TRAINING	5	0.00%	0	\$0	\$0	\$0	\$0	0
NEWSPAPERS, MAGAZINES, OR BOOKS	1	0.00%	0	\$0	\$0	\$0	\$0	0
LEATHER GOODS	3	0.00%	0	\$0	\$0	\$0	\$0	0
FIBERGLASS MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
DISCONTINUED OPERATIONS	2	0.00%	0	\$0	\$0	\$0	\$0	0
SEED MERCHANT	2	0.00%	0	\$0	\$0	\$0	\$0	0
RENTAL STORES	8	0.00%	0	\$0	\$0	\$0	\$0	0
WEIGHERS, SAMPLERS OR INSPECTORS	1	0.00%	0	\$0	\$0	\$0	\$0	0
FLORISTS	1	0.00%	0	\$0	\$0	\$0	\$0	0

**PRODUCT LIABILITY**  
**PRODUCT TYPE**  
**FOR YEARS 2006 - 2015**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ARCHERY RANGES/RIFLE-PISTOL RANGES	1	0.00%	0	\$0	\$0	\$0	\$0	0
BEAUTY-NAIL SALONS/SPAS/TANNING SALONS	15	0.00%	0	\$0	\$0	\$0	\$0	0
ATHLETIC GAMES/CONTESTS/STADIUMS	7	0.00%	0	\$0	\$0	\$0	\$0	0
HEALTH CARE FACILITIES	2	0.00%	0	\$0	\$0	\$0	\$0	0
WHARF/WATERFRONT PROPERTY	1	0.00%	0	\$0	\$0	\$0	\$0	0
SUGAR REFINING	1	0.00%	0	\$0	\$0	\$0	\$0	0
DIVING - MARINE	1	0.00%	0	\$0	\$0	\$0	\$0	0
<b>TOTAL</b>	<b>107,872</b>	<b>100.00%</b>	<b>6,654</b>	<b>\$34,611</b>	<b>\$230,302,284</b>	<b>\$10,728</b>	<b>\$10,186</b>	<b>16</b>

## **CLAIM DISPOSITION AND CLOSE TIME REPORTING**

This section is divided into two categories. The first section presents data by the final disposition of claim. Claims settled without payment are reported as disposed in favor of defendant, the insured. Claims closed in favor of the plaintiff, claimant, consist of all claims closed with payment. The second section presents closed claim data categorized by time intervals to claim resolution. Each section contains annual summary data for 2015 and a ten-year summary.



# PRODUCT LIABILITY CLAIM DISPOSITION FOR 2015

Claim Disposition	% of Paid Claims	Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
BEFORE COURT PROCEEDING INITIATED	57.83%	443	\$9,473	\$4,196,449	\$859	\$5,001	4
NOT SPECIFIED	0.26%	2	\$1,960	\$3,920	\$0	\$250	13
DIRECTED VERDICT FOR DEFENDANT	0.13%	1	\$11,316,174	\$11,316,174	\$0	\$100	72
ALL OTHER INCLUDING DISMISSALS	41.78%	320	\$58,492	\$18,717,480	\$30,690	\$2,917	40
<b>TOTAL</b>	<b>100.00%</b>	<b>766</b>	<b>\$44,692</b>	<b>\$34,234,023</b>	<b>\$13,318</b>	<b>\$4,111</b>	<b>19</b>

**PRODUCT LIABILITY**  
**TEN YEAR SUMMARY OF CLAIM DISPOSITION**  
**FOR YEARS 2006 - 2015**

Claim Disposition	% of Paid Claims	Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
BEFORE COURT PROCEEDING INITIATED NOT SPECIFIED	59.20% 0.05%	3,939 3	\$11,133 \$155,743	\$43,853,678 \$467,230	\$1,682 \$27,698	\$7,805 \$1,833	5 25
DIRECTED VERDICT FOR PLAINTIFF	0.26%	17	\$1,407	\$23,923	\$3,668	\$554	5
DIRECTED VERDICT FOR DEFENDANT	0.06%	4	\$3,196,544	\$12,786,174	\$143,445	\$161,642	44
JUDGEMENT FOR DEFENDANT	0.03%	2	\$55,000	\$110,000	\$1,020	\$85,511	4
JUDGEMENT FOR PLAINTIFF	0.27%	18	\$1,168,728	\$21,037,100	\$203,096	\$10,670	35
JUDGEMENT FOR PLAINTIFF AFTER APPEAL	0.05%	3	\$250,869	\$752,607	\$1,182,622	\$256,667	86
ARBITRATION	0.17%	11	\$44,852	\$493,374	\$35,662	\$27,853	20
ALL OTHER INCLUDING DISMISSALS	39.93%	2,657	\$56,748	\$150,778,198	\$21,242	\$13,148	34
<b>TOTAL</b>	<b>100.00%</b>	<b>6,654</b>	<b>\$34,611</b>	<b>\$230,302,284</b>	<b>\$10,728</b>	<b>\$10,186</b>	<b>16</b>

# PRODUCT LIABILITY CLOSE TIME REPORTING FOR 2015

Number of Months From Report to Close	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	53.00%	406	\$5,770	\$2,342,647	\$1,677	\$10,882	1
7-12	8.22%	63	\$46,999	\$2,960,935	\$4,523	\$4,446	10
13-18	10.70%	82	\$36,631	\$3,003,759	\$13,883	\$6,564	16
19-24	8.49%	65	\$24,644	\$1,601,851	\$2,757	\$1,670	22
25-30	5.74%	44	\$35,830	\$1,576,535	\$6,857	\$21,213	27
31-36	3.26%	25	\$109,496	\$2,737,410	\$6,840	\$9,715	33
37-42	2.48%	19	\$367,596	\$6,984,320	\$7,974	\$22,201	39
43-48	2.22%	17	\$31,901	\$542,320	\$3,097	\$7,787	46
49-54	0.78%	6	\$61,923	\$371,540	\$2	\$8,287	51
55-60	0.65%	5	\$20,000	\$100,000	\$1,000	\$11,466	56
61-66	0.52%	4	\$13,816	\$55,263	\$7,000	\$6,204	63
67-72	0.26%	2	\$5,659,761	\$11,319,521	\$50	\$0	72
73-78	0.39%	3	\$59,543	\$178,630	\$1,667	\$481,183	76
79-84	0.26%	2	\$337	\$674	\$0	\$0	84
85-90	0.26%	2	\$32,500	\$65,000	\$44,000	\$37,591	87
91-96	0.39%	3	\$17,593	\$52,778	\$0	\$2,731	94
97-102	0.00%	0	\$0	\$0	\$0	\$0	0
103-108	0.00%	0	\$0	\$0	\$0	\$0	0
Greater than 108	2.35%	18	\$18,936	\$340,840	\$3,485	\$81,495	297
<b>TOTAL</b>	<b>100.00%</b>	<b>766</b>	<b>\$44,692</b>	<b>\$34,234,023</b>	<b>\$4,111</b>	<b>\$13,318</b>	<b>19</b>

# PRODUCT LIABILITY TEN YEAR SUMMARY OF CLOSE TIME REPORTING FOR YEARS 2006 - 2015

Number of Months From Report to Close	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	53.25%	3,141	\$6,033	\$18,950,046	\$278	\$3,086	1
7-12	9.98%	589	\$34,174	\$20,128,463	\$3,180	\$8,825	10
13-18	9.07%	535	\$40,910	\$21,886,660	\$23,250	\$13,112	15
19-24	6.56%	387	\$58,892	\$22,791,039	\$11,175	\$51,457	21
25-30	4.49%	265	\$65,526	\$17,364,452	\$24,031	\$25,112	27
31-36	3.78%	223	\$81,401	\$18,152,427	\$19,713	\$18,080	33
37-42	2.49%	147	\$68,832	\$10,118,231	\$27,461	\$19,519	40
43-48	1.90%	112	\$58,157	\$6,513,581	\$37,184	\$14,305	45
49-54	1.61%	95	\$28,738	\$2,730,084	\$33,583	\$12,188	51
55-60	0.85%	50	\$170,780	\$8,539,004	\$85,975	\$32,857	57
61-66	0.93%	55	\$131,557	\$7,235,659	\$74,911	\$19,161	63
67-72	0.61%	36	\$86,861	\$3,126,978	\$103,326	\$60,854	69
73-78	0.39%	23	\$78,738	\$1,810,978	\$34,577	\$1,979	76
79-84	0.58%	34	\$29,443	\$1,001,064	\$14,122	\$8,415	82
85-90	0.54%	32	\$684,331	\$21,898,583	\$101,533	\$26,319	87
91-96	0.41%	24	\$65,868	\$1,580,830	\$23,045	\$7,938	94
97-102	0.19%	11	\$189,682	\$2,086,506	\$30,803	\$6,136	99
103-108	0.25%	15	\$5,064	\$75,964	\$6,733	\$790	107
Greater than 108	2.12%	125	\$89,032	\$11,129,038	\$17,340	\$1,757	137
<b>TOTAL</b>	<b>100.00%</b>	<b>5,899</b>	<b>\$33,416</b>	<b>\$197,119,587</b>	<b>\$10,424</b>	<b>\$10,966</b>	<b>16</b>

## **PRODUCT LIABILITY COMPANIES PREMIUM GROWTH & MARKET SHARE**

**(Derived from the Page 19 Supplement)**

The tables in this section were generated by using the Missouri Page 19 Supplement data, filed for companies writing products liability insurance.

The first table presents data showing the percentage of change in growth for those companies who wrote premium during the year. This table is presented by descending order of percent of change in premium for 2014 and 2015.

The second table contains the market share, direct premium written, direct premium earned, direct losses paid, direct losses incurred and a loss ratio. This table is presented by descending order of market share.

This section contains data for year ending 2015.



## PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2015 Written Premium	2014 - 2015 % of Change in Premium	2014 Written Premium	2013 - 2014 % of Change in Premium	2013 Written Premium	2012 - 2013 % of Change in Premium
ACE AMERICAN INSURANCE COMPANY	\$221,974	11.57%	\$198,947	-22.49%	\$256,684	-68.50%
ACUTY A MUTUAL INSURANCE COMPANY	\$247,217	-9.87%	\$274,277	10.99%	\$247,111	9.82%
ADDISON INSURANCE COMPANY	\$1,013,104	19.11%	\$850,535	-9.10%	\$935,640	10.55%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	\$2,377,855	12.52%	\$2,113,298	13.19%	\$1,867,048	52.73%
ALLSTATE INSURANCE COMPANY	\$7,088	-5.52%	\$7,502	20.57%	\$6,222	83.05%
AMCO INSURANCE COMPANY	\$178,729	-19.89%	\$223,091	-36.31%	\$350,299	-11.47%
AMERICAN AUTOMOBILE INSURANCE COMPANY	\$1,350	39.18%	\$970	19.31%	\$813	7.40%
AMERICAN CASUALTY COMPANY OF READING PENNS	\$61,509	4.28%	\$58,984	-11.96%	\$67,000	248.79%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	\$28,461	-12.51%	\$32,532	-0.02%	\$32,540	-9.41%
AMERICAN FIRE & CASUALTY COMPANY	\$821	-93.43%	\$12,504	96.76%	\$6,355	73.40%
AMERICAN GUARANTEE & LIABILITY INSURANCE COM	\$1,722,045	-3.72%	\$1,788,510	-7.74%	\$1,938,528	15.05%
AMERICAN INSURANCE COMPANY THE	\$105,535	0.05%	\$105,483	-8.29%	\$115,021	3.57%
AMERICAN STATES INSURANCE COMPANY	\$9,588	9.35%	\$8,768	-17.29%	\$10,601	-57.03%
AMERISURE INSURANCE COMPANY	\$99,140	73.42%	\$57,167	50.66%	\$37,944	-60.58%
AMERISURE MUTUAL INSURANCE COMPANY	\$75,104	-36.57%	\$118,412	-29.88%	\$168,862	240.78%
AMERISURE PARTNERS INSURANCE COMPANY	\$14,808	-90.73%	\$159,715	1079.84%	\$13,537	103.66%
AMTRUST INSURANCE COMPANY OF KANSAS INC	\$16,760	901.19%	\$1,674	-47.36%	\$3,180	59.40%
ARCH INSURANCE COMPANY	\$593,471	-27.83%	\$822,326	72.80%	\$475,871	21.78%
BENCHMARK INSURANCE COMPANY	\$250,681	-8.14%	\$272,880	19.40%	\$228,543	-14.02%
BITUMINOUS CASUALTY CORPORATION	\$6,288	-48.39%	\$12,184	324.97%	\$2,867	-24.79%
CAPITOL INDEMNITY CORPORATION	\$34,046	-10.75%	\$38,147	-2.81%	\$39,249	132.05%
CATLIN INSURANCE COMPANY INC	\$435,471	-0.42%	\$437,317	-18.75%	\$538,225	32.92%
CHARTER OAK FIRE INSURANCE CO THE	\$340,117	31.39%	\$258,865	-24.19%	\$341,445	46.69%
CINCINNATI CASUALTY COMPANY THE	\$253,687	-6.48%	\$271,262	57.27%	\$172,485	52.43%
CINCINNATI INDEMNITY COMPANY INC	\$97,362	22.24%	\$79,650	29.51%	\$61,503	-10.43%
CINCINNATI INSURANCE COMPANY THE	\$1,422,054	-0.37%	\$1,427,285	-4.21%	\$1,489,964	11.61%
COLUMBIA MUTUAL INSURANCE COMPANY	\$251,661	8.69%	\$231,542	3.06%	\$224,663	5.25%
COMMERCE AND INDUSTRY INSURANCE CO	\$11,700	30.99%	\$8,932	216.74%	\$2,820	231.76%
CONTINENTAL CASUALTY COMPANY	\$199,923	3262.88%	\$5,945	-72.78%	\$21,840	-43.68%
CONTINENTAL INSURANCE COMPANY THE	\$63,672	1249.27%	\$4,719	-11.43%	\$5,328	-57.18%
CONTINENTAL WESTERN INSURANCE COMPANY	\$2,498	0.64%	\$2,482	-88.16%	\$20,971	-55.58%
COUNTRY MUTUAL INSURANCE COMPANY	\$16,915	8.15%	\$15,640	5.24%	\$14,861	11.15%
DEPOSITORS INSURANCE COMPANY	\$269,292	-6.78%	\$288,884	33.90%	\$215,750	31.50%
ELECTRIC INSURANCE COMPANY	\$294,747	526.35%	\$47,058	-93.43%	\$716,332	-27.23%
EMCASCO INSURANCE COMPANY	\$193,291	-8.67%	\$211,632	22.41%	\$172,882	4.16%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	\$18,702	62.26%	\$11,526	-24.68%	\$15,302	-46.19%
EMPLOYERS MUTUAL CASUALTY COMPANY	\$201,097	-5.47%	\$212,743	44.59%	\$147,140	16.61%
FARMERS INSURANCE EXCHANGE	\$1,821	1.62%	\$1,792	-16.46%	\$2,145	11.26%
FARMLAND MUTUAL INSURANCE COMPANY	\$413,683	44.52%	\$286,243	-28.93%	\$402,786	68.02%
FCCI INSURANCE COMPANY	\$36,405	47.08%	\$24,751	88.59%	\$13,124	12.32%
FEDERAL INSURANCE COMPANY	\$1,623,389	2.57%	\$1,582,711	-9.59%	\$1,750,626	12.80%
FEDERATED MUTUAL INSURANCE COMPANY	\$877,987	6.89%	\$821,365	33.56%	\$614,984	19.13%
FEDERATED SERVICE INSURANCE COMPANY	\$324,775	-12.22%	\$369,999	-0.98%	\$373,664	0.25%
FIREMANS FUND INSURANCE COMPANY	\$53,372	12.49%	\$47,448	-43.09%	\$83,368	-42.06%
FIRST LIBERTY INSURANCE CORP THE	\$26,515	-76.29%	\$111,843	40.06%	\$79,854	-10.90%
GENERAL CASUALTY COMPANY OF WISCONSIN	\$10,715	-51.25%	\$21,978	13.62%	\$19,343	-33.68%
GENERAL INSURANCE COMPANY OF AMERICA	\$3,232	-28.57%	\$4,525	11.02%	\$4,076	1154.15%
GRANITE STATE INSURANCE COMPANY	\$70,150	58.42%	\$44,280	-74.17%	\$171,419	-1.36%
GREAT AMERICAN ASSURANCE COMPANY	\$110	-72.64%	\$402	0.00%	\$402	0.00%
GREAT NORTHERN INSURANCE COMPANY	\$397,665	-5.64%	\$421,422	-3.25%	\$435,566	14.80%
GREENWICH INSURANCE COMPANY	\$3,221	57.58%	\$2,044	-10.19%	\$2,276	-97.04%
GRINNELL MUTUAL REINSURANCE COMPANY	\$679,460	9.63%	\$619,782	-3.91%	\$645,014	12.89%
HANOVER INSURANCE COMPANY THE	\$11,697	168.34%	\$4,359	-92.88%	\$61,187	219.85%
HARLEYSVILLE INSURANCE COMPANY	\$2,327	-9.07%	\$2,559	-21.81%	\$3,273	539.26%
HARTFORD CASUALTY INSURANCE CO	\$89,804	101.64%	\$44,537	-72.69%	\$163,090	380.34%
HARTFORD FIRE INSURANCE COMPANY	\$309,086	19.58%	\$258,485	-75.95%	\$1,074,691	8.30%
HARTFORD UNDERWRITERS INSURANCE COMPANY	\$14,535	-51.07%	\$29,708	450.96%	\$5,392	405.82%
HAWKEYE SECURITY INSURANCE COMPANY	\$10,865	59.47%	\$6,813	-1.17%	\$6,894	-17.57%
HDI-GERLING AMERICA INSURANCE COMPANY	\$461,352	69.05%	\$272,909	1.98%	\$267,607	711.13%
ILLINOIS NATIONAL INSURANCE COMPANY	\$2,857	-86.21%	\$20,722	-41.93%	\$35,686	-22.38%
INDEMNITY INSURANCE COMPANY OF NORTH AMERIC	\$5,280	74.20%	\$3,031	47.49%	\$2,055	-7.18%
INSURANCE COMPANY OF THE STATE OF PENNSYLV/	\$4,482	-64.70%	\$12,696	392.67%	\$2,577	-91.64%

## PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2015 Written Premium	2014 - 2015 % of Change in Premium	2014 Written Premium	2013 - 2014 % of Change in Premium	2013 Written Premium	2012 - 2013 % of Change in Premium
LIBERTY INSURANCE CORPORATION	\$216,193	-39.19%	\$355,513	124.44%	\$158,400	239.24%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	\$1,205,997	-32.23%	\$1,779,584	63.15%	\$1,090,736	-9.35%
LIBERTY MUTUAL INSURANCE COMPANY	\$319,401	-16.37%	\$381,904	15.91%	\$329,488	-40.14%
LITITZ MUTUAL INSURANCE COMPANY	\$1,915	-81.69%	\$10,458	-20.02%	\$13,075	147.77%
LM INSURANCE CORPORATION	\$96,169	680.47%	\$12,322	-90.38%	\$128,102	40.01%
MASSACHUSETTS BAY INSURANCE COMPANY	\$41,885	53.84%	\$27,227	-39.63%	\$45,099	17.31%
MEDMARC CASUALTY INSURANCE COMPANY	\$516,780	35.30%	\$381,939	-4.57%	\$400,215	-18.02%
MID-CONTINENT CASUALTY COMPANY	\$204,084	-19.12%	\$252,338	11.13%	\$227,075	3.17%
MILWAUKEE CASUALTY INSURANCE CO	\$15,003	45.72%	\$10,296	580.95%	\$1,512	-31.61%
MITSUI SUMITOMO INSURANCE USA INC	\$1,076	107500.00%	\$1	0.00%	\$1	0.00%
NATIONAL AMERICAN INSURANCE COMPANY	\$9,426	169.39%	\$3,499	-86.94%	\$26,783	-7.53%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	\$90,235	-36.83%	\$142,841	-10.09%	\$158,867	32.41%
NATIONAL INDEMNITY COMPANY	\$6,886	-17.09%	\$8,305	-10.55%	\$9,285	23.26%
NATIONAL SURETY CORPORATION	\$584,774	12.03%	\$522,000	8.20%	\$482,432	-11.74%
NATIONAL TRUST INSURANCE COMPANY	\$26,763	393.87%	\$5,419	-47.10%	\$10,243	66.28%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	\$1,387,709	18.42%	\$1,171,839	62.90%	\$719,357	-8.21%
NATIONWIDE MUTUAL INSURANCE COMPANY	\$157,939	13.27%	\$139,431	12.46%	\$123,979	12.44%
NORTH RIVER INSURANCE COMPANY THE	\$140,630	-26.60%	\$191,581	-12.42%	\$218,752	66.68%
NORTHLAND INSURANCE COMPANY	\$13,729	39.55%	\$9,838	-2.33%	\$10,073	47.01%
OAK RIVER INSURANCE COMPANY	\$3,864	10.37%	\$3,501	-33.16%	\$5,238	-90.34%
OHIO CASUALTY INSURANCE COMPANY	\$38,031	-22.72%	\$49,214	71.06%	\$28,770	87.41%
OHIO SECURITY INSURANCE COMPANY	\$97,251	64.21%	\$59,224	66.36%	\$35,600	56.42%
OLD REPUBLIC INSURANCE COMPANY	\$1,996,964	136.59%	\$844,067	124.71%	\$375,625	6.51%
PACIFIC INDEMNITY COMPANY	\$15,000	-42.51%	\$26,090	-14.94%	\$30,673	104.26%
PEERLESS INDEMNITY INSURANCE COMPANY	\$194	-73.64%	\$736	-38.92%	\$1,205	-80.06%
PENN MILLERS INSURANCE COMPANY	\$679,498	5.42%	\$644,558	-12.36%	\$735,454	-8.14%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE CO	\$311,324	24.36%	\$250,348	21.98%	\$205,235	-53.26%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMP.	\$25,023	19.28%	\$20,979	403.58%	\$4,166	39.75%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	\$11,438	-71.04%	\$39,495	66.32%	\$23,747	-29.29%
PHOENIX INSURANCE COMPANY THE	\$480,636	256.95%	\$134,650	110.94%	\$63,832	-51.27%
RIVERPORT INSURANCE COMPANY	\$167	0.00%	\$167	0.00%	\$167	-50.15%
SAFETY NATIONAL CASUALTY CORPORATION	\$56,074	134.95%	\$23,866	-28.85%	\$33,541	33.01%
SAVERS PROPERTY & CASUALTY INSURANCE COMP/	\$316	-51.68%	\$654	-17.22%	\$790	-6.73%
SECURA INSURANCE A MUTUAL COMPANY	\$663,112	3.90%	\$638,223	-9.53%	\$705,453	15.67%
SECURITY NATIONAL INSURANCE COMPANY	\$7,340	199.23%	\$2,453	-81.30%	\$13,116	11.60%
SELECTIVE INSURANCE COMPANY OF AMERICA	\$505,242	33.41%	\$378,706	37.28%	\$275,862	127.64%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROL	\$305,719	19.46%	\$255,920	-31.11%	\$371,469	16.64%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEA	\$252,498	-12.64%	\$289,024	17.01%	\$247,011	21.30%
SENTRY INSURANCE A MUTUAL COMPANY	\$543,710	-3.45%	\$563,116	-3.58%	\$583,999	24.29%
SENTRY SELECT INSURANCE COMPANY	\$238,370	-12.47%	\$272,324	-23.41%	\$355,559	84.27%
SHELTER MUTUAL INSURANCE COMPANY	\$38,989	-14.87%	\$45,800	3.80%	\$44,124	-9.61%
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	\$171,914	78.89%	\$96,101	-14.29%	\$112,129	27.49%
ST PAUL FIRE & MARINE INSURANCE COMPANY	\$15,341	-61.64%	\$39,989	133.29%	\$17,141	-39.19%
STAR INSURANCE COMPANY	\$5,302	-63.17%	\$14,397	-82.19%	\$80,855	-34.08%
STARR INDEMNITY & LIABILITY COMPANY	\$54,503	-39.91%	\$90,704	-57.92%	\$215,565	44.28%
STATE AUTO PROPERTY & CASUALTY INSURANCE CO	\$209,867	-17.59%	\$254,648	0.50%	\$253,374	-9.94%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	\$24,221	-21.07%	\$30,686	2.07%	\$30,063	36.06%
TECHNOLOGY INSURANCE COMPANY	\$97,483	88.68%	\$51,667	344.91%	\$11,613	126.77%
TRANSPORTATION INSURANCE COMPANY	\$19,959	20.87%	\$16,513	32.86%	\$12,429	-76.18%
TRAVELERS INDEMNITY COMPANY	\$261,848	82.96%	\$143,118	50.00%	\$95,411	-56.83%
TRAVELERS INDEMNITY COMPANY OF AMERICA	\$74,108	-18.35%	\$90,761	53.63%	\$59,076	234.84%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	\$65,830	-80.28%	\$333,776	90.82%	\$174,915	-13.76%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMI	\$1,293,177	37.99%	\$937,183	-24.14%	\$1,235,414	9.62%
TRUCK INSURANCE EXCHANGE	\$2,309	5.97%	\$2,179	-6.64%	\$2,334	-8.61%
TWIN CITY FIRE INSURANCE COMPANY	\$1,062,989	2.82%	\$1,033,805	4.13%	\$992,811	30.90%
UNION INSURANCE COMPANY OF PROVIDENCE	\$86,373	157.75%	\$33,510	-3.01%	\$34,549	-24.47%
UNITED FIRE AND CASUALTY COMPANY	\$3,106,232	16.24%	\$2,672,220	2.92%	\$2,596,468	8.91%
UNITED STATES FIRE INSURANCE COMPANY	\$120,791	-18.47%	\$148,160	-17.18%	\$178,893	20.86%
UNITED STATES LIABILITY INSURANCE COMPANY	\$109,407	-35.69%	\$170,130	28.09%	\$132,822	104.09%
VALLEY FORGE INSURANCE COMPANY	\$21,555	-72.13%	\$77,334	-31.29%	\$112,551	-11.49%
VIGILANT INSURANCE COMPANY	\$4,517	-20.96%	\$5,715	3.83%	\$5,504	14.29%
WESCO INSURANCE COMPANY	\$101,295	-3.83%	\$105,329	-61.13%	\$270,981	414.94%

## PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2015 Written Premium	2014 - 2015 % of Change in Premium	2014 Written Premium	2013 - 2014 % of Change in Premium	2013 Written Premium	2012 - 2013 % of Change in Premium
WEST AMERICAN INSURANCE COMPANY	\$9,657	-56.25%	\$22,075	10.37%	\$20,001	-2.82%
WEST BEND MUTUAL INSURANCE COMPANY	\$427,244	-5.98%	\$454,432	15.13%	\$394,717	11.34%
WESTCHESTER FIRE INSURANCE COMPANY	\$408,934	441.31%	\$75,545	41.15%	\$53,522	88.36%
XL INSURANCE AMERICA INC	\$115,686	-4.68%	\$121,362	41.16%	\$85,975	12.64%
ZURICH AMERICAN INSURANCE COMPANY	\$575,900	-16.45%	\$689,299	123.32%	\$308,662	194.82%
<b>TOTAL</b>	<b>\$38,027,501</b>	<b>7.65%</b>	<b>\$35,324,968</b>	<b>1.07%</b>	<b>\$34,952,330</b>	<b>18.22%</b>

**PRODUCT LIABILITY  
MARKET SHARE  
YEAR 2015**

Company Name	Market Share	Premium Written	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
UNITED FIRE AND CASUALTY COMPANY	8.17%	\$3,106,232	\$2,966,034	\$212,051	\$1,110,434	37.44%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	6.25%	\$2,377,855	\$2,271,820	\$6,000	\$317,656	13.98%
OLD REPUBLIC INSURANCE COMPANY	5.25%	\$1,996,964	\$1,866,175	\$0	-\$1,889,673	-101.26%
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPA	4.53%	\$1,722,045	\$1,761,902	\$0	\$901,002	51.14%
FEDERAL INSURANCE COMPANY	4.27%	\$1,623,389	\$1,652,803	\$195	\$28,642	1.73%
CINCINNATI INSURANCE COMPANY THE	3.74%	\$1,422,054	\$1,436,571	\$216,235	\$13,484	0.94%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	3.65%	\$1,387,709	\$1,273,882	\$68,872	\$10,730	0.84%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERIC	3.40%	\$1,293,177	\$1,029,860	\$5,302,178	\$394,878	38.34%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	3.17%	\$1,205,997	\$1,443,267	\$50,000	\$502,738	34.83%
TWIN CITY FIRE INSURANCE COMPANY	2.80%	\$1,062,989	\$1,020,966	\$7,500	-\$89,226	-8.74%
ADDISON INSURANCE COMPANY	2.66%	\$1,013,104	\$995,395	\$122,233	\$169,068	16.99%
FEDERATED MUTUAL INSURANCE COMPANY	2.31%	\$877,987	\$828,482	\$5,866	\$237,971	28.72%
EVEREST NATIONAL INSURANCE COMPANY	1.96%	\$743,589	\$436,359	\$0	\$137,755	31.57%
PENN MILLERS INSURANCE COMPANY	1.79%	\$679,498	\$637,195	\$0	\$49,399	7.75%
GRINNELL MUTUAL REINSURANCE COMPANY	1.79%	\$679,460	\$673,835	\$504,008	\$458,450	68.04%
SECURA INSURANCE A MUTUAL COMPANY	1.74%	\$663,112	\$668,972	\$188,675	\$164,037	24.52%
ARCH INSURANCE COMPANY	1.56%	\$593,471	\$662,385	-\$1,000	\$155,008	23.40%
NATIONAL SURETY CORPORATION	1.54%	\$584,774	\$567,377	\$9,600	\$9,604,186	1692.73%
ZURICH AMERICAN INSURANCE COMPANY	1.51%	\$575,900	\$489,492	\$164,047	-\$819,906	-167.50%
SENTRY INSURANCE A MUTUAL COMPANY	1.43%	\$543,710	\$545,453	\$212,533	\$2,253,691	413.18%
MEDMARC CASUALTY INSURANCE COMPANY	1.36%	\$516,780	\$468,890	\$0	\$48,257	10.29%
SELECTIVE INSURANCE COMPANY OF AMERICA	1.33%	\$505,242	\$447,844	\$764,748	\$261,341	58.36%
PHOENIX INSURANCE COMPANY THE	1.26%	\$480,636	\$249,989	\$0	\$324,251	129.71%
HDI GLOBAL INSURANCE COMPANY	1.21%	\$461,352	\$414,350	\$36,723	\$55,816	13.47%
CATLIN INSURANCE COMPANY INC	1.15%	\$435,471	\$441,015	\$0	-\$19,555	-4.43%
WEST BEND MUTUAL INSURANCE COMPANY	1.12%	\$427,244	\$413,742	\$17,456	\$943	0.23%
FARMLAND MUTUAL INSURANCE COMPANY	1.09%	\$413,683	\$320,959	\$4,500	-\$122,984	-38.32%
WESTCHESTER FIRE INSURANCE COMPANY	1.08%	\$408,934	\$250,372	\$0	\$174,701	69.78%
GREAT NORTHERN INSURANCE COMPANY	1.05%	\$397,665	\$424,628	\$4,695	\$60,066	14.15%
CHARTER OAK FIRE INSURANCE CO THE	0.89%	\$340,117	\$350,686	\$39,108	\$842,286	240.18%
FEDERATED SERVICE INSURANCE COMPANY	0.85%	\$324,775	\$346,836	\$10,133	-\$15,824	-4.56%
LIBERTY MUTUAL INSURANCE COMPANY	0.84%	\$319,401	\$357,262	\$0	-\$481,112	-134.67%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMP	0.82%	\$311,324	\$257,489	\$414,751	\$1,041,181	404.36%
HARTFORD FIRE INSURANCE COMPANY	0.81%	\$309,086	\$338,624	\$22,914	-\$243,030	-71.77%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	0.80%	\$305,719	\$299,366	\$15,169	\$2,154	0.72%
ELECTRIC INSURANCE COMPANY	0.78%	\$294,747	\$294,747	\$3,014,014	\$4,077,652	1383.44%
DEPOSITORS INSURANCE COMPANY	0.71%	\$269,292	\$260,630	\$39,098	\$115,825	44.44%
TRAVELERS INDEMNITY COMPANY	0.69%	\$261,848	\$240,970	\$375,345	-\$1,850,340	-767.87%
CINCINNATI CASUALTY COMPANY THE	0.67%	\$253,687	\$251,779	\$1,091	-\$31,128	-12.36%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.66%	\$252,498	\$274,499	\$9,544	\$104,480	38.06%
COLUMBIA MUTUAL INSURANCE COMPANY	0.66%	\$251,661	\$250,706	\$0	\$12,395	4.94%
BENCHMARK INSURANCE COMPANY	0.66%	\$250,681	\$262,714	\$3,250	\$65,549	24.95%
ACUITY A MUTUAL INSURANCE COMPANY	0.65%	\$247,217	\$260,424	\$94,963	\$169,606	65.13%
SENTRY SELECT INSURANCE COMPANY	0.63%	\$238,370	\$252,628	\$20,434	-\$123,737	-48.98%
TRAVELERS CASUALTY AND SURETY COMPANY	0.63%	\$238,315	\$238,315	\$1,895,715	\$1,644,102	689.89%
ACE AMERICAN INSURANCE COMPANY	0.58%	\$221,974	\$238,456	\$0	-\$78,495	-32.92%
LIBERTY INSURANCE CORPORATION	0.57%	\$216,193	\$233,242	\$0	\$78,727	33.75%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMP	0.55%	\$209,867	\$237,327	\$12,000	\$60,358	25.43%
MID-CONTINENT CASUALTY COMPANY	0.54%	\$204,084	\$229,641	\$408,667	-\$1,912,394	-832.78%
EMPLOYERS MUTUAL CASUALTY COMPANY	0.53%	\$201,097	\$188,285	\$0	-\$30,529	-16.21%
CONTINENTAL CASUALTY COMPANY	0.53%	\$199,923	\$50,371	\$0	\$489,084	970.96%
EMCASCO INSURANCE COMPANY	0.51%	\$193,291	\$222,951	\$10,196	\$91,939	41.24%
AMCO INSURANCE COMPANY	0.47%	\$178,729	\$230,587	\$0	\$1,769	0.77%
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	0.45%	\$171,914	\$130,786	\$0	-\$8,981	-6.87%
NATIONWIDE MUTUAL INSURANCE COMPANY	0.42%	\$157,939	\$147,025	\$125,000	\$57,110	38.84%
NORTH RIVER INSURANCE COMPANY THE	0.37%	\$140,630	\$187,604	\$0	\$393,135	209.56%
SECURA SUPREME INSURANCE COMPANY	0.32%	\$122,631	\$124,216	\$0	\$78,248	62.99%
UNITED STATES FIRE INSURANCE COMPANY	0.32%	\$120,791	\$139,742	\$0	\$220,635	157.89%

**PRODUCT LIABILITY  
MARKET SHARE  
YEAR 2015**

Company Name	Market Share	Premium Written	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
XL INSURANCE AMERICA INC	0.30%	\$115,686	\$115,796	\$2,176,004	\$2,012,443	1737.92%
AXIS INSURANCE COMPANY	0.30%	\$115,251	\$120,080	\$0	\$37,902	31.56%
UNITED STATES LIABILITY INSURANCE COMPANY	0.29%	\$109,407	\$138,882	\$0	\$7,338	5.28%
AMERICAN INSURANCE COMPANY THE	0.28%	\$105,535	\$105,148	\$0	\$156,992	149.31%
WESCO INSURANCE COMPANY	0.27%	\$101,295	\$61,714	\$0	\$45,105	73.09%
AMERISURE INSURANCE COMPANY	0.26%	\$99,140	\$88,828	\$175,000	\$29,523	33.24%
TECHNOLOGY INSURANCE COMPANY	0.26%	\$97,483	\$98,048	\$0	\$36,584	37.31%
CINCINNATI INDEMNITY COMPANY INC	0.26%	\$97,362	\$94,100	\$0	\$12,150	12.91%
OHIO SECURITY INSURANCE COMPANY	0.26%	\$97,251	\$82,396	\$2,597	-\$18	-0.02%
LM INSURANCE CORPORATION	0.25%	\$96,169	\$51,546	\$0	-\$6,849	-13.29%
TOKIO MARINE AMERICA INSURANCE COMPANY	0.25%	\$94,821	\$58,182	\$707,316	\$713,382	1226.12%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.24%	\$90,235	\$113,251	\$0	\$244,460	215.86%
HARTFORD CASUALTY INSURANCE CO	0.24%	\$89,804	\$78,436	\$6,363	-\$2,081	-2.65%
UNION INSURANCE COMPANY OF PROVIDENCE	0.23%	\$86,373	\$59,892	\$13,789	\$66,715	111.39%
UNIVERSAL UNDERWRITERS INS CO	0.21%	\$79,959	\$65,188	\$0	\$14,289	21.92%
AMERISURE MUTUAL INSURANCE COMPANY	0.20%	\$75,104	\$124,773	\$92,500	\$168,639	135.16%
ATLANTIC SPECIALTY INSURANCE COMPANY	0.20%	\$74,701	\$53,629	\$0	-\$13,842	-25.81%
TRAVELERS INDEMNITY COMPANY OF AMERICA	0.19%	\$74,108	\$93,588	\$0	\$53,122	56.76%
GRANITE STATE INSURANCE COMPANY	0.18%	\$70,150	\$55,833	\$0	\$90,127	161.42%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.17%	\$65,830	\$143,262	\$99,568	\$158,117	110.37%
CONTINENTAL INSURANCE COMPANY THE	0.17%	\$63,672	\$35,093	\$0	\$303,102	863.71%
AMERICAN CASUALTY COMPANY OF READING PENNSYLV	0.16%	\$61,509	\$51,106	\$0	\$11,497	22.50%
SAFETY NATIONAL CASUALTY CORPORATION	0.15%	\$56,074	\$50,904	\$0	\$67,587	132.77%
CITIZENS INSURANCE COMPANY OF AMERICA	0.14%	\$55,052	\$51,149	\$0	\$9,892	19.34%
STARR INDEMNITY & LIABILITY COMPANY	0.14%	\$54,503	\$59,000	\$0	\$28,947	49.06%
FIREMANS FUND INSURANCE COMPANY	0.14%	\$53,372	\$45,568	\$0	-\$2,088,861	-4584.05%
AMERICAN HOME ASSURANCE COMPANY	0.13%	\$49,413	\$49,413	\$41,693	-\$160,828	-325.48%
MASSACHUSETTS BAY INSURANCE COMPANY	0.11%	\$41,885	\$39,949	\$0	\$1,328	3.32%
SHELTER MUTUAL INSURANCE COMPANY	0.10%	\$38,989	\$44,599	\$0	\$0	0.00%
OHIO CASUALTY INSURANCE COMPANY	0.10%	\$38,031	\$42,783	\$0	-\$2,065	-4.83%
HARTFORD ACCIDENT & INDEMNITY CO	0.10%	\$37,797	\$47,806	\$0	-\$169,579	-354.72%
FCCI INSURANCE COMPANY	0.10%	\$36,405	\$30,877	\$0	\$3,164	10.25%
CAPITOL INDEMNITY CORPORATION	0.09%	\$34,046	\$35,511	\$0	\$35,510	100.00%
NEW HAMPSHIRE INSURANCE COMPANY	0.09%	\$32,685	\$25,967	\$12,500	\$33,034	127.22%
STATE NATIONAL INSURANCE COMPANY INC	0.09%	\$32,505	\$56,792	\$0	\$9,000	15.85%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.07%	\$28,461	\$31,209	\$0	\$0	0.00%
MID-CONTINENT ASSURANCE COMPANY	0.07%	\$27,078	\$11,317	\$0	\$0	0.00%
NATIONAL TRUST INSURANCE COMPANY	0.07%	\$26,763	\$16,123	\$0	\$1,681	10.43%
FIRST LIBERTY INSURANCE CORP THE	0.07%	\$26,515	\$37,297	\$0	\$1,399	3.75%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	0.07%	\$25,023	\$24,981	\$0	\$19,428	77.77%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.06%	\$24,221	\$24,818	\$0	-\$4,874	-19.64%
VALLEY FORGE INSURANCE COMPANY	0.06%	\$21,555	\$42,809	\$11,500	\$17,719	41.39%
HANOVER AMERICAN INSURANCE COMPANY THE	0.05%	\$20,781	\$20,732	\$0	\$4,483	21.62%
TRANSPORTATION INSURANCE COMPANY	0.05%	\$19,959	\$27,974	\$0	\$105,672	377.75%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.05%	\$18,702	\$14,474	\$5,769	-\$170,030	-1174.73%
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.05%	\$18,508	\$20,682	\$0	-\$8,799	-42.54%
ACADIA INSURANCE COMPANY	0.05%	\$17,762	\$16,442	\$0	\$473	2.88%
COUNTRY MUTUAL INSURANCE COMPANY	0.04%	\$16,915	\$16,259	\$0	\$23,838	146.61%
AMTRUST INSURANCE COMPANY OF KANSAS INC	0.04%	\$16,760	\$5,801	\$3,225	\$4,367	75.28%
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.04%	\$15,341	\$14,415	\$263	-\$1,970,718	-13671.30%
MILWAUKEE CASUALTY INSURANCE CO	0.04%	\$15,003	\$12,682	\$0	\$2,979	23.49%
PACIFIC INDEMNITY COMPANY	0.04%	\$15,000	\$15,000	\$0	\$57,580	383.87%
AMERISURE PARTNERS INSURANCE COMPANY	0.04%	\$14,808	\$52,555	\$224,634	\$253,909	483.13%
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.04%	\$14,535	\$15,125	\$0	\$2,329	15.40%
NORTHLAND INSURANCE COMPANY	0.04%	\$13,729	\$11,337	\$0	\$26,895	237.23%
COMMERCE AND INDUSTRY INSURANCE CO	0.03%	\$11,700	\$10,383	\$0	\$256,585	2471.20%
HANOVER INSURANCE COMPANY THE	0.03%	\$11,697	\$9,886	\$0	-\$9,626	-97.37%

**PRODUCT LIABILITY  
MARKET SHARE  
YEAR 2015**

Company Name	Market Share	Premium Written	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COM	0.03%	\$11,476	\$18,399	\$0	-\$2,680	-14.57%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.03%	\$11,438	\$26,965	\$0	-\$314	-1.16%
HAWKEYE-SECURITY INSURANCE COMPANY	0.03%	\$10,865	\$9,255	\$0	-\$1,040	-11.24%
GENERAL CASUALTY COMPANY OF WISCONSIN	0.03%	\$10,715	\$9,724	\$0	-\$3,082	-31.69%
WEST AMERICAN INSURANCE COMPANY	0.03%	\$9,657	\$15,768	\$0	-\$2,678	-16.98%
AMERICAN STATES INSURANCE COMPANY	0.03%	\$9,588	\$9,587	\$0	-\$1,902	-19.84%
NATIONAL AMERICAN INSURANCE COMPANY	0.02%	\$9,426	\$7,660	\$0	-\$763	-9.96%
MONROE GUARANTY INSURANCE COMPANY	0.02%	\$8,788	\$6,217	\$0	\$387	6.22%
PEERLESS INSURANCE COMPANY	0.02%	\$8,717	\$8,529	\$0	\$446	5.23%
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	0.02%	\$7,424	\$2,475	\$0	\$2,568	103.76%
SECURITY NATIONAL INSURANCE COMPANY	0.02%	\$7,340	\$5,902	\$47,772	\$38,453	651.52%
ALLSTATE INSURANCE COMPANY	0.02%	\$7,088	\$7,630	\$0	-\$109,304	-1432.56%
AXA INSURANCE COMPANY	0.02%	\$7,012	\$6,974	\$0	-\$12,946	-185.63%
NATIONAL INDEMNITY COMPANY	0.02%	\$6,886	\$5,869	\$0	-\$1,491	-25.40%
BITCO GENERAL INSURANCE CORPORATION	0.02%	\$6,288	\$9,309	\$37,500	-\$700	-7.52%
STAR INSURANCE COMPANY	0.01%	\$5,302	\$5,261	\$112,305	\$29,643	563.45%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.01%	\$5,280	\$4,210	\$0	\$873	20.74%
VIGILANT INSURANCE COMPANY	0.01%	\$4,517	\$5,455	\$0	\$976	17.89%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.01%	\$4,482	\$3,662	\$0	\$1,817	49.62%
WESTFIELD INSURANCE COMPANY	0.01%	\$4,454	\$3,572	\$0	\$852	23.85%
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.01%	\$4,217	\$795	\$0	\$0	0.00%
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.01%	\$4,073	\$3,431	\$0	\$2,036	59.34%
OAK RIVER INSURANCE COMPANY	0.01%	\$3,864	\$3,855	\$0	\$518	13.44%
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY	0.01%	\$3,806	\$3,811	\$0	\$564	14.80%
NETHERLANDS INSURANCE COMPANY THE	0.01%	\$3,762	-\$2,012	\$0	\$2,061	-102.44%
GENERAL INSURANCE COMPANY OF AMERICA	0.01%	\$3,232	\$3,287	\$6,942	\$2,525	76.82%
GREENWICH INSURANCE COMPANY	0.01%	\$3,221	\$2,966	\$75,000	\$104,136	3510.99%
ILLINOIS NATIONAL INSURANCE COMPANY	0.01%	\$2,857	\$14,290	-\$578	-\$87,996	-615.79%
CONTINENTAL WESTERN INSURANCE COMPANY	0.01%	\$2,498	\$2,241	\$0	-\$2,660	-118.70%
HARLEYSVILLE INSURANCE COMPANY	0.01%	\$2,327	\$2,392	\$0	\$395	16.51%
TRUCK INSURANCE EXCHANGE	0.01%	\$2,309	\$2,293	\$0	-\$56,368	-2458.26%
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.01%	\$2,285	\$1,843	\$0	\$2,300	124.80%
LITITZ MUTUAL INSURANCE COMPANY	0.01%	\$1,915	\$4,036	\$0	-\$1,000	-24.78%
FARMERS INSURANCE EXCHANGE	0.00%	\$1,821	\$1,798	\$0	-\$1,029	-57.23%
WILSHIRE INSURANCE COMPANY	0.00%	\$1,392	\$2,968	\$0	\$625	21.06%
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	\$1,350	\$1,144	\$7,368	\$24,340	2127.62%
MITSUI SUMITOMO INSURANCE USA INC	0.00%	\$1,076	\$812	\$0	\$368	45.32%
MARKEL INSURANCE COMPANY	0.00%	\$894	\$819	\$0	\$794	96.95%
AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$821	\$6,811	\$0	-\$926	-13.60%
PROPERTY & CASUALTY INSURANCE COMPANY OF HART	0.00%	\$771	\$771	\$0	-\$1,309	-169.78%
MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY	0.00%	\$503	\$499	\$0	-\$5,152	-1032.46%
AMERICAN ECONOMY INSURANCE COMPANY	0.00%	\$412	\$133	\$0	\$0	0.00%
SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	\$316	\$465	\$0	-\$7	-1.51%
GREAT AMERICAN INSURANCE COMPANY	0.00%	\$263	\$252	\$0	\$50	19.84%
FIREMENS INSURANCE COMPANY OF WASHINGTON DC	0.00%	\$248	\$166	\$0	\$0	0.00%
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.00%	\$213	\$861	\$0	\$0	0.00%
PEERLESS INDEMNITY INSURANCE COMPANY	0.00%	\$194	\$184	\$0	\$0	0.00%
PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURA	0.00%	\$176	\$821	\$0	\$1,168	142.27%
RIVERPORT INSURANCE COMPANY	0.00%	\$167	\$167	\$0	\$0	0.00%
GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$110	\$121	\$0	-\$30	-24.79%
WAUSAU BUSINESS INSURANCE COMPANY	0.00%	\$47	\$473	\$0	-\$21,054	-4451.16%
TNUS INSURANCE COMPANY	0.00%	\$16	\$7	\$0	\$16	228.57%
RLI INSURANCE COMPANY	0.00%	\$1	\$0	\$0	\$4,957	N/A
AFFILIATED FM INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3	N/A
MUNICH REINSURANCE AMERICA INC	0.00%	\$0	\$0	\$0	-\$50,630	N/A
ENDURANCE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$16,481	N/A
NATIONAL LLOYDS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$6	N/A

**PRODUCT LIABILITY  
MARKET SHARE  
YEAR 2015**

Company Name	Market Share	Premium Written	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERI	0.00%	\$0	\$0	\$0	-\$52,239	N/A
AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	\$172	N/A
STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5,808	N/A
SOUTHERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$33	N/A
ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$7,578	N/A
TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$440	N/A
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
SPARTA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,701	N/A
LAMORAK INSURANCE COMPANY	0.00%	\$0	\$0	\$83,812	-\$38,796	N/A
EMPLOYERS FIRE INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$2,609	N/A
ATLANTA INTERNATIONAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$68,464	N/A
EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$877	N/A
ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$23	\$0	\$38	165.22%
BEDIVERE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$0	\$0	\$0	-\$57,924	N/A
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	\$0	\$0	-\$6	N/A
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPAN	0.00%	\$0	\$0	\$14,286	\$86,273	N/A
INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$24	N/A
PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5,922	N/A
IRONSHORE INDEMNITY INC	0.00%	\$0	\$0	\$0	-\$10,472	N/A
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
ARROWOOD INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$42,180	N/A
SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$105	N/A
ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$126,380	N/A
ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,162,185	N/A
GREAT DIVIDE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$14	N/A
TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$2,200	-\$408,786	N/A
FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	\$3,761	N/A
UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$0	\$2,378,990	\$2,610,243	N/A
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$84	N/A
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.00%	\$0	\$0	\$558	-\$3,704	N/A
NORTHFIELD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$392	N/A
SENTRY CASUALTY COMPANY	0.00%	\$0	\$0	-\$1,157	-\$2,700	N/A
MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,445	N/A
PLAZA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,177	N/A
TRAVELERS CASUALTY AND SURETY COMPANY OF AMER	0.00%	\$0	\$0	\$0	\$1,540	N/A
CRUM & FORSTER INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$32	N/A
BERKLEY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$353,029	N/A
PENN AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,490	N/A
FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$484	N/A
DISCOVER PROPERTY & CASUALTY INSURANCE COMPAN	0.00%	\$0	\$522	\$13,000	\$8,335	1596.74%
PRAETORIAN INSURANCE COMPANY	0.00%	\$0	\$75	\$0	-\$512	-682.67%
HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.00%	\$0	\$0	\$0	-\$812	N/A
NATIONWIDE PROPERTY & CASUALTY INSURANCE COMP	0.00%	\$0	\$0	\$0	-\$488	N/A
GENESIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,000	N/A
TRANS PACIFIC INSURANCE COMPANY	0.00%	\$0	-\$83	\$0	\$0	0.00%
FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$869	\$1,075	N/A
THE TRAVELERS CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$52,082	N/A
DIAMOND STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$98	N/A
GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$162	N/A
TOWER INSURANCE COMPANY OF NEW YORK	0.00%	\$0	\$0	\$0	-\$69	N/A
AMERICAN SAFETY CASUALTY INSURANCE COMPANY	0.00%	-\$10	-\$10	\$0	\$0	0.00%
WAUSAU UNDERWRITERS INSURANCE COMPANY	0.00%	-\$30	\$456	\$58	\$62,812	13774.56%
MIDWESTERN INDEMNITY COMPANY THE	0.00%	-\$94	\$834	\$47,500	-\$220,757	-26469.66%
BITCO NATIONAL INSURANCE COMPANY	0.00%	-\$226	-\$162	\$0	-\$300,600	185555.56%
REGENT INSURANCE COMPANY	0.00%	-\$300	-\$300	\$0	-\$377	125.67%
UNION INSURANCE COMPANY	0.00%	-\$388	\$269	\$0	-\$2	-0.74%
AMERICAN ZURICH INSURANCE COMPANY	0.00%	-\$430	\$8,441	\$0	\$2,300	27.25%

**PRODUCT LIABILITY  
MARKET SHARE  
YEAR 2015**

<b>Company Name</b>	<b>Market Share</b>	<b>Premium Written</b>	<b>Earned Premium</b>	<b>Losses Paid</b>	<b>Losses Incurred</b>	<b>Loss Ratio</b>
INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	0.00%	-\$444	\$44,246	\$0	-\$154,739	-349.72%
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	-0.01%	-\$2,651	\$12,040	\$0	-\$2,866	-23.80%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH	-0.33%	-\$126,068	-\$134,268	\$181,407	\$1,774,472	-1321.59%
<b>TOTAL</b>	<b>100.00%</b>	<b>\$38,027,501</b>	<b>\$36,646,318</b>	<b>\$20,989,060</b>	<b>\$21,040,848</b>	<b>57.42%</b>



## **Insurance Consumer Hotline**

Contact DIFP's Insurance Consumer Hotline  
if you have questions about your insurance policy  
or to file a complaint against an  
insurance company or agent:

**difp.mo.gov**

**800-726-7390**



**DIFP**

Department of Insurance,  
Financial Institutions &  
Professional Registration

Harry S Truman Building, Room 530  
301 W. High St.  
PO Box 690  
Jefferson City, MO 65102

**NOVEMBER 2016**